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women and poverty revisited

a report by the
national council of welfare

summer 1990

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WOMEN AND POVERTY REVISITED

A Report by the
National Council of Welfare

Summer 1990

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INTRODUCTION

More than ten years have passed since the National Council of Welfare issued its 1979 report Women and Poverty. During the 'eighties, a great deal happened to change the situation of women in Canada.

Among the legislative changes, the centerpiece was the Charter of Rights and Freedoms, which enshrined women's right to equality in the Constitution. Dozens of other laws were enacted or amended at the federal and provincial levels to improve anti-discrimination provisions, to reform divorce and matrimonial property legislation, and to mandate affirmative action and equal pay for work of equal value.

The period between 1979 and 1990 also saw important changes in social programs, including larger child benefits for low-income families and significant improvements in the Guaranteed Income Supplement for seniors.

Most important for the immediate financial situation of women aged 25 to 65, their labour force participation increased from 53 percent to 68 percent, mostly in full-time jobs.¹

The shocking fact, given all these major developments, is that the proportion of women among Canada's poor has not changed noticeably. In 1975, 59 percent of the adults living in poverty were women. By 1981, the proportion grew to 61 percent. In 1987, it was back to 59 percent.²

Women continue to face a significantly higher risk of poverty than men. In 1987, 15 percent of women aged 16 and over were

poor, compared to 11 percent of men. The poverty rate of elderly women (22 percent) was double the poverty rate of elderly men (11 percent). The most poverty-prone of all groups were single-parent families headed by women: 57 percent of them lived below the poverty line.

Obviously, the conventional optimistic view that the financial problems of women will disappear as more of them get paid jobs contains serious flaws. The reality is that as women increase their work outside the home to improve their position relative to men, even stronger forces are at work to counter their gains.

What we set out to do in this report was to look closely at women's lives to find out why the positive changes of the last decade were not translated into a reduction in their share of poverty. What we found was that women are still extremely vulnerable to poverty for reasons almost totally beyond their control. The main causes are child care responsibilities, labour market inequities, marriage breakdown and widowhood.

Partly because raising children and running a household are heavy burdens that most women assume with little help from anyone, and partly because affordable day care services are in short supply, the majority of mothers still spend many years outside the labour market or in inferior part-time jobs.

By the time most women return to full-time paid work, it is too late for them to catch up. They become the prime victims of the built-in injustices of our labour market, which excludes women from the best positions, pays them less than they are worth and segregates them into a narrow range of low-wage occupations with few fringe benefits and limited chances for advancement.

The only safeguard which stands between most married women and poverty is their husbands' incomes. When this protection fails because the husband cannot earn enough, because the marriage breaks down or because the husband dies, women who spent many years of their lives raising children run a very high risk of falling into poverty.

The figures speak for themselves. Only a third of married women under age 65 are employed year round in full-time jobs. Of the women who marry, only one in six is married for life. The others either separate or divorce or become widowed.³

What it all adds up to is guaranteed poverty for large numbers of Canadian women at some point in their lives.

I. HOW IT ALL BEGAN

Once upon a time, a long time ago, most people lived in nomadic tribes that had few possessions and scratched the land for their subsistence. In most of these societies, which lasted for the greater part of human history, women and men both contributed to the food supply - women by gathering plants and small animals and men by hunting - and both sexes enjoyed equal economic power.⁴

With the development of agriculture, economic differences developed as well. Women's pregnancies, breastfeeding, and their lesser physical strength largely excluded them from activities such as plowing distant fields and waging war. As a result, men acquired more goods which they could use to trade and thereby obtain power and prestige outside their families. These differences were perpetuated through the practice of leaving property to the first-born son in order to avoid splits which would reduce the family's power.

The industrial revolution made the economic gender gap wider than ever before. As men took jobs in factories, they got cash for their work while their wives continued to do unpaid tasks. The financial situation of many women worsened as products once made at home, such as textiles, began to be made in factories.⁵

It seemed for a while as if women would also become wage earners, but this was hampered by "protectionist" measures excluding them from better-paying positions. As late as 1970, there were laws still on the books in Canada setting lower working hours for women, restricting the conditions under which they could work on night shifts and banning them from certain jobs, such as mining.⁶

The Victorian ethic also played an important role by advocating full-time homemaking and motherhood. By the beginning of the 20th century, the only women tolerated in the paid labour market were the unmarried and the very poor. Most of them worked as domestics, teachers and seasonal farm workers, or as cheap labour in the garment, textile and food-processing industries.⁷

Around 1910, bottled milk freed women from nursing and made it possible for people of either sex to care for infants. Since machines had already largely replaced muscles, there was no longer any logical reason for different occupations for women and men.

The differences between women and men persisted, however, because of deeply engrained attitudes about the role of women. Many people had come to believe that a woman's place was in the home - an exception was during the Second World War, when many women joined the paid labour force temporarily as part of the war effort. Many also believed that only men need be paid a "living wage," because husbands, not wives, were responsible for supporting their families.

It was not until the 'seventies and 'eighties, when a vast expansion of clerical and service jobs drew large numbers of women into the labour market, that attitudes toward women in the workplace really started to change.

Even so, women continued to lag far behind men in their economic power. By 1988, women made up 44 percent of the total Canadian labour force. That same year, they received 35 percent of all incomes, while men received 65 percent.⁸

II. WOMEN AND POVERTY TODAY

How many poor women are there in Canada? Which groups of women are most likely to be poor? Just how poor are these different groups of women? We obtained the answers to these questions by arranging for special calculations based on Statistics Canada's Survey of Consumer Finances, which collects data on incomes each year. The people surveyed represent all Canadians except for residents of institutions, Indian reserves and the Yukon and Northwest Territories.⁹

For our purposes, a poor person is anyone whose own income - if she or he lives alone or with non-relatives and is therefore considered "unattached" - or whose family income - if she or he lives with relatives - is below the relevant Statistics Canada "low-income cut-off," generally known as the poverty line. There are 35 different low-income cut-offs that vary with family size and the size of the community. The larger the family or community, the higher the line. The lines are shown in Appendix 1 at the end of this report.

Table 1 on the next page shows the family situations of all women in Canada and also of poor women. The figures in the first set of columns of the table show, for example, that there were 1,008,000 unattached women under 65 in Canada in 1987, who made up ten percent of all women aged 16 or older. The second set of columns shows that there were 335,000 poor unattached women under 65, who made up 22 percent of all poor women.

Poor women are found in every possible type of family situation. The largest group was the unattached (40 percent of poor women), followed by women in two-spouse families (37 percent),

TABLE 1

FAMILY SITUATIONS OF ALL WOMEN AND POOR WOMEN 16 AND OLDER, 1987

<u>Family Situation</u>	<u>All Women</u>		<u>Poor Women</u>	
	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
<u>Women living alone or with non-relatives (called "unattached"):</u>				
. Under age 65	1,008,000	10%	335,000	22%
. 65 and over	625,000	6%	274,000	18%
<u>Women living in two-spouse families:</u>				
. Wives under 65 with children under 18	2,981,000	30%	285,000	19%
. Wives under 65, no children under 18	2,344,000	23%	164,000	11%
. Wives 65 and over	601,000	6%	34,000	2%
. Live-in adult daughters and other relatives	1,244,000	13%	77,000	5%
<u>Women living in one-parent families with children under 18:</u>				
. Never-married mothers	80,000	1%	60,000	4%
. Divorced, separated and widowed mothers	287,000	3%	148,000	10%
. Live-in adult daughters and other relatives	73,000	1%	18,000	1%
<u>Other women</u>	<u>759,000</u>	<u>7%</u>	<u>120,000</u>	<u>8%</u>
TOTALS	10,002,000	100%	1,515,000	100%

those living in one-parent families headed by women (15 percent) and women with other living arrangements (eight percent).

Among poor women under the age of 65, wives living with their husbands were the largest group. They made up 30 percent of all poor women - including 19 percent who had children under 18 at home, and 11 percent without children under 18.

Overall, 15 percent of all adult women - 1,515,000 of 10,002,000 - lived in poverty in 1987. The comparable figure for men was 11 percent - 1,067,000 of 9,524,000. Details of the family situation of all men and poor men are presented in Appendix 2.

Does the fact that wives with children under 18 make up one of the largest groups among poor women mean that a very high proportion of these mothers live in poverty? On the contrary, wives with and without children are far less likely to be poor than women in other family situations.

To find out the likelihood of being poor - or the "poverty rate" - of wives with children under 18, we divide the number of poor wives with children as shown in Table 1 (285,000) by the total number of wives with children (2,981,000). This produces a poverty rate of ten percent. In other words, ten percent of all wives with children under 18 lived in poverty.

Figure A on the following page illustrates the 1987 poverty rates for women according to their family situations. Never-married single-parent mothers had the highest poverty rate: 75 percent of them were poor. Other single-parent mothers also had a very high poverty rate at 52 percent. Married women had the lowest poverty rates, ranging from ten percent for wives with children under 18 to six percent for wives 65 and over.

Poverty Rates of Women By Family Situation, 1987

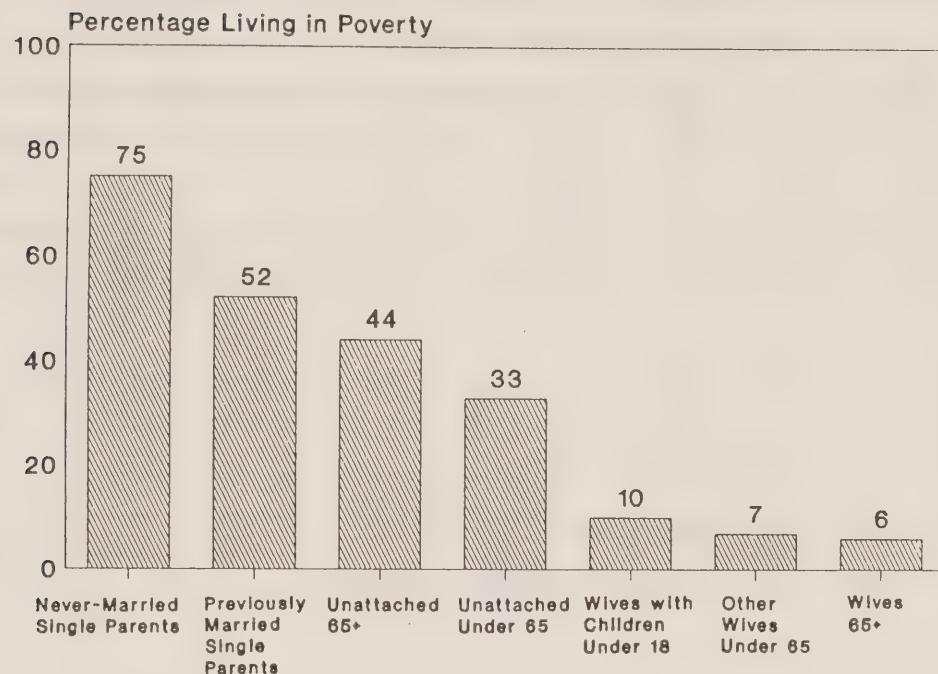


Figure A

The Depth of Poverty

We now know who poor women are, but this tells us nothing about how poor they are, meaning how far their incomes are below the poverty line. Someone who needs only a few dollars to reach the poverty line is obviously in a very different position from someone whose income is thousands of dollars below the line.

When we calculated the gap between the incomes of low-income women and men and the poverty line for 1987, we found that the "depth" of their poverty varied a great deal with their age and family situation.¹⁰

The poorest of the poor, as Figure B shows, were unattached young women and men aged 16 to 24. In 1987, their incomes reached only 52 percent of the poverty line and averaged only \$5,700 a year. These figures should be used cautiously, because they include some students who receive money from their parents that is not declared as income.

Second poorest were unattached women and men aged 25 to 64. Their incomes, at an average of \$6,200, were at 58 percent of the poverty line.

Depth of Poverty, 1987 By Sex and Family Type

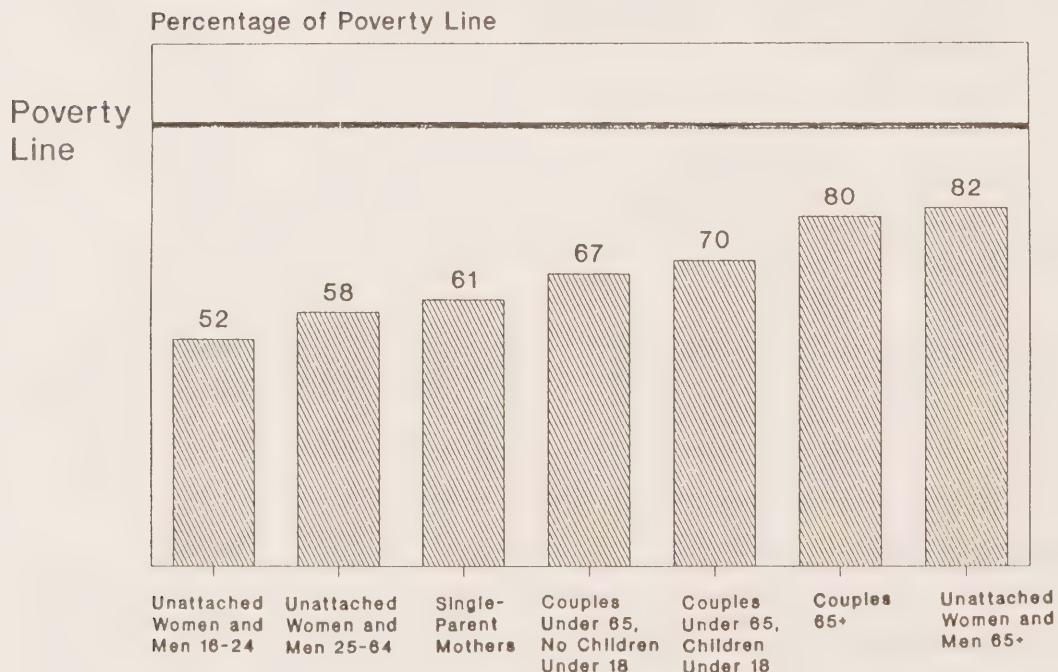


Figure B

Single-parent mothers came next. With incomes of \$10,400 on average, they were at 61 percent of the poverty line.

Fourth and fifth poorest were two-spouse families with husbands under the age of 65. Those who did not have children at home had average incomes of \$10,100, which reached 67 percent of the poverty line. Couples with children under 18 were slightly better off: at \$15,000, their average incomes came to 70 percent of the poverty line.

Seniors of both sexes were the least badly off among the poor, at 80 percent of the poverty line for couples and 82 percent for the unattached. Their average incomes for 1987 amounted to \$11,900 for couples and \$8,500 for those who lived alone or with non-relatives.

The Poverty Gap

Now that we know who poor Canadians are and how much their average incomes fall short of the poverty line, we can calculate the total Canadian poverty gap, or the total dollar difference between the poverty line and the incomes of all poor Canadians.

Table 2 shows a total poverty gap of \$8.3 billion in 1987. Just over \$5 billion or 61 percent of the total shortfall was borne by women and the other \$3.3 billion or 39 percent was borne by men. In the case of couples, the poverty gap was split equally between husbands and wives.

What also stands out in Table 2 is the huge poverty burden of unattached women and men under 65 (\$1.5 billion and \$1.7 billion respectively) and single-parent mothers (\$1.4 billion).

TABLE 2

POVERTY GAP BY SEX AND FAMILY STATUS, 1987

<u>Family Status</u>	<u>Women</u>	<u>Men</u>
Unattached:		
. Under age 65	\$ 1,512,912,000	\$ 1,661,588,000
. 65 and older	522,114,000	112,886,000
Two-spouse families:		
. Couples under 65 with children under 18	916,972,000	916,972,000
. Couples under 65, no children under 18	326,774,000	326,774,000
. Couples 65 and older	89,475,000	89,475,000
Single-parent families with children under 18	1,393,640,000	39,656,000
Others	<u>281,283,000</u>	<u>126,374,000</u>
TOTALS	\$ 5,043,170,000	\$ 3,273,725,000
		\$ 8,316,895,000

To find out how "fairly" or "unfairly" Canada's poverty burden is distributed, we compared the share of the poverty gap which was borne by each group with its share of the total population. This information appears in Table 3.¹¹

Generally speaking, the table shows that adults without spouses bear more than their share of the poverty gap while couples bear less than their share.

TABLE 3

DISTRIBUTION OF CANADA'S POVERTY GAP
AND DISTRIBUTION OF HOUSEHOLDS, 1987

<u>Type of Household</u>	<u>Share of Poverty Gap</u>	<u>Share of Households</u>
Couples under 65 with children under 18	22%	31%
Unattached women under 65*	21%	14%
Unattached men under 65*	21%	14%
Single-parent mothers with children under 18	17%	3%
Couples under 65, no children under 18	8%	19%
Unattached women over 65*	7%	8%
Couples over 65	2%	8%
Unattached men over 65*	<u>2%</u>	<u>3%</u>
	100%	100%

* Includes some who live with unmarried relatives

Single-parent mothers are in the worst position. They bear 17 percent of Canada's total poverty gap, yet make up only three percent of the population. Also overrepresented are unattached women and men under 65, each with 21 percent of the poverty burden and 14 percent of the population.

Couples of all types are much better off. Among those under 65, parents of children under 18 have a share of the population

that is 1 1/2 times their share of the poverty burden. Couples without children are even less disadvantaged, with a share of the population that is more than twice the size of their poverty burden.

Couples 65 and over have the smallest poverty burden relative to the size of their group. Their share of the population (eight percent) is four times larger than their share of the poverty burden (two percent). This is the result of government programs that were begun within the last generation.

Overall, this chapter confirms our 1979 finding that poor women are found in all types of family situations, but that women's risk of becoming poor greatly increases when they do not have a husband or a father to support them. Our new data on the depth of poverty shows that low-income single-parent mothers and unattached women under 65 have a much harder time than other low-income women because their incomes are so far below the poverty line.

III. POVERTY AND CHANGES IN FAMILY SITUATION

The figures in Chapter II are essential to understand poverty among Canadian women, but they have their limitations. While we now know many things about women who were poor in 1987, we still have no idea of the proportion of women who are likely to become poor at some point in their lives.

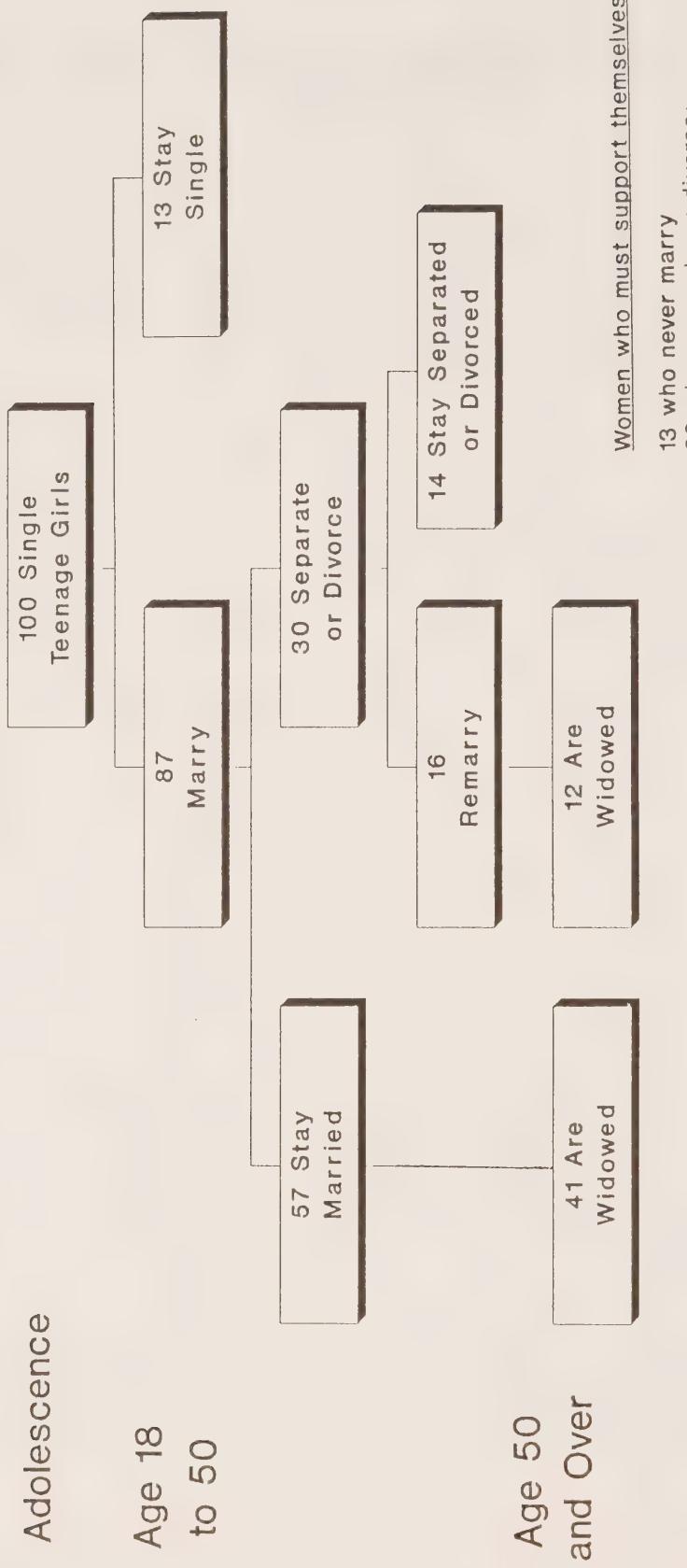
In an attempt to describe women's vulnerability to poverty over their lifetimes, our 1979 Women and Poverty report presented a diagram showing the typical "life patterns" of Canadian women. An updated version appears as Figure C on the next page. Like its predecessor, it starts with 100 teenage girls and follows them throughout their lives. Unlike the 1979 table, this one includes the possibility of remarriage after a divorce.¹²

Based on current trends in marriage, divorce and life expectancy, our new life patterns diagram concludes that 84 percent of all women can expect to spend a significant portion of their adult lives in husbandless households where they will have to support themselves and often their children as well.

Included in the 84 percent are 13 percent of women who never marry, 30 percent who separate or divorce, and 41 percent whose lifetime marriages end in widowhood. As we saw in Chapter II, women in such family situations have poverty rates far above the average.

The irony is that men are much more likely than women to spend all their lives within the bosom of a traditional family. As our life patterns diagram for men shows in Appendix 3,

Life Patterns of Canadian Women



Women who must support themselves:

13 who never marry
30 who separate or divorce*
41 who are married once and widowed
84 total

(* 12 women in this group are later widowed after a second marriage)

Figure C

while 84 percent of women find themselves without a spouse at some time in their adult lives, only 60 percent of Canadian men have to face that challenge.

How do women's current life patterns compare with those we presented in 1979? Are they more or less likely to find themselves in vulnerable family situations than ten years ago? The answer is that they are much more vulnerable now. In 1979, 74 percent of women could expect to find themselves on their own someday, compared with 84 percent today. Most of the difference is due to more marriages breaking down.

Another way of learning about the changes in women's vulnerability to poverty is to compare the family status of women in the early 'seventies to that of women in the late 'eighties. As well as showing the effects of evolving marriage and divorce rates, this reflects other demographic changes such as the continuing rise in out-of-wedlock births and the aging of our population as a result of Canadians living longer and having fewer children.¹³

Not surprisingly, as Table 4 on the next page shows, the overall effect of these developments has been to diminish the proportion of Canadians in traditional husband-wife families, the living arrangement that offers most protection from poverty. From 80 percent in 1971, the proportion of women living in two-spouse families fell to 72 percent in 1987. A similar table for men, presented in Appendix 4, shows 86 percent living in two-spouse families in 1971 and 78 percent in 1987.

TABLE 4

ADULT WOMEN IN CANADA'S HOUSEHOLDS

<u>Family Status</u>	<u>Share</u>	<u>Number</u>	<u>Share</u>	<u>Number</u>
Unattached:				
Under age 65	6%	469,000	10%	1,008,000
Over 65	4%	287,000	6%	625,000
In two-spouse families:				
Spouses 65 and over	5%	367,000	6%	601,000
Other adults	75%	5,620,000	66%	6,569,000
In single-parent families	6%	431,000	7%	749,000
In other families	<u>4%</u>	<u>277,000</u>	<u>5%</u>	<u>450,000</u>
TOTALS	100%	7,451,000	100%	10,002,000

The fastest growing groups, according to Table 4, are the unattached. Unattached women under age 65 saw their share of the adult female population jump from six percent in 1971 to ten percent in 1987 while the unattached elderly - mostly widows - went from four to six percent. Women in single-parent families also increased their share from six to seven percent.

How much impact did these changes in Canada's household structures have on poverty in general, and on the poverty of women in particular? To find out, we recalculated the 1987 poverty figures to see what the poverty rates would have been if households had remained the same as in 1971.

The result is that the 1987 poverty rate for all adults would have been lower by two percentage points - 11 percent instead of 13 percent - if our household structures had remained the same over the years. Two percentage points may not sound like very much, but it translates into huge numbers of people. There were 2.6 million poor adults in Canada in 1987. If the poverty rate had been 11 percent rather than 13 percent, there would have been roughly 400,000 fewer adults living in poverty.

Even more significant for the purposes of this report, if households had not changed since 1971, the relative poverty of women would have dropped: their share of the poor would have been 57 percent rather than 59 percent in 1987. Men's share would have been 43 percent instead of 41 percent.

This clearly demonstrates that as women work hard to improve their personal financial circumstances by entering the labour force in greater numbers, changes in the structure of our households and families are pulling in the opposite direction. It also shows that any attempt to predict the future economic prospects of women must take social and demographic factors such as marriage and divorce rates and the aging of our population into account.

IV. POVERTY AND WOMEN'S PAID WORK

Women's share of the Canadian labour market has increased tremendously in the last decades. It rose from 28 percent of all labour force participants in 1961 to 44 percent in 1988.¹⁴

But in terms of the quality of women's jobs, progress has been glacially slow. Eighty-five percent of employed women were in "female" occupations at the turn of the century and 76 percent in 1988. Women with full-time year-round positions earned 59 percent as much as men on average in 1961 and 65 percent in 1988.

To understand why progress is so slow, we will examine the degree of women's attachment to the labour market - meaning whether they work full time all year or otherwise - and the type of work employed women do.

The official statistics indicate that 65 percent of Canadian women aged 15 to 65 were in the labour market in 1987 - 44 percent had full-time positions, 15 percent had part-time ones and six percent were unemployed. The other 35 percent were outside the labour force.¹⁵

These figures overestimate the full-time employment rate of women and underestimate their short-term jobs. This is because the numbers are based on surveys which question people about their employment during the preceding week.

The National Council of Welfare obtained more accurate, unpublished information from another Statistics Canada survey which questions people about their job status for the whole of the previous year. For 1987, as Table 5 shows, 73 percent of

women under 65 were employed at some time during the year, but only 36 percent had full-time positions year round.¹⁶

TABLE 5

EMPLOYMENT PATTERNS OF CANADIAN WOMEN UNDER AGE 65, 1987

<u>Family Situation</u>	<u>Employed Full Time All Year</u>	<u>Employed Less Than Full Time All Year</u>	<u>Total Employed</u>
Married women	36%	34%	70%
Never-married unattached women	60%	31%	91%
Other women	30%	44%	74%
ALL WOMEN	36%	37%	73%

The only women whose employment pattern was similar to men's were the unattached who never married: 60 percent had full-time jobs all year while 31 percent had less regular employment. Among men under 65, 62 percent had full-time year-round jobs in 1987 while 29 percent had other types of positions.

Why do so few women have full-time year-round jobs? As we will see in Chapter V, personal factors such as schooling and the presence of children have a strong effect on women's employment. Low levels of education are particularly important in explaining why only 12 percent of poor women under 65 were employed on a full-time, year-round basis in 1987, while 36 percent had less regular jobs and 52 percent stayed home.

Another factor which used to have a major effect on the employment of married women was their husbands' incomes. Our first Women and Poverty report found that wives under 45 whose husbands had low earnings were much more likely to work outside the home in 1975 than wives whose husbands were better off. The pattern was consistent, with wives' employment declining steadily as husbands' incomes went up.

Table 6 shows that things changed between 1975 and 1987. Wives with husbands who earned less than \$10,000 were most likely to have full-time year-round jobs in 1987 (45 percent did), but wives whose husbands made \$75,000 or more were almost as likely to be similarly employed (42 percent). In the intermediate income groups, the pattern was inconsistent.¹⁷

TABLE 6

EMPLOYMENT OF WIVES UNDER AGE 45 BY FAMILY INCOME
APART FROM THE WIVES' EARNINGS, 1987

<u>Family Income Minus Wife's Earnings</u>	<u>Employed Full Time All Year</u>	<u>Employed Less Than Full Time All Year</u>	<u>Total Employed</u>
Less than \$10,000	45%	37%	82%
\$10,000 - 19,999	39%	38%	77%
\$20,000 - 29,999	43%	39%	82%
\$30,000 - 39,999	41%	38%	79%
\$40,000 - 49,999	37%	39%	76%
\$50,000 - 74,999	40%	38%	78%
\$75,000 and over	42%	36%	78%
ALL INCOME LEVELS	41%	38%	79%

Finally, women's participation in the labour market is affected by whether jobs are available. From 1968 to 1978, the number of women who were employed rose by a whopping 54 percent. In the next decade, it grew by 40 percent. This slower growth for recent years was accompanied by an increase in the proportion of women with part-time jobs.¹⁸

Unemployment has also grown over the years. The official jobless rate for women rose from four percent in 1968 to ten percent in 1978 and 12 percent in 1983, going back down to eight percent in 1988.

In fact, these figures greatly underestimate the unemployment of women. For one thing, many women who work part time - defined officially as less than 30 hours a week - would prefer full-time positions but cannot find any. Secondly, among the large proportion of employed women whose jobs are only part-year, as many as 40 percent want to be employed all year round.¹⁹ Finally, unemployment figures do not take account of "discouraged" women who have given up looking for jobs because they do not think any are available.

No exact count exists of the total unemployment and underemployment of women, but the problem is clearly a serious one. For low-income women with poor qualifications, finding any type of job must be difficult.

Occupations of Women With Paid Jobs

The other main employment problem of women is their segregation into a narrow range of jobs which are among the least stable and lowest-paying.

While men are spread out over the full range of occupations, 59 percent of all employed women were in only three types of jobs in 1986 - 30 percent in clerical positions, ten percent in sales and 19 percent in services.²⁰ Poor women are even more concentrated in these three areas. Twenty-one percent were in clerical jobs, nine percent in sales and 36 percent in services for a total of 66 percent.

The situation is even worse than it appears because sex segregation also exists within job categories. In sales, most women are salaried clerks while many of the men sell bigger items such as cars or appliances on commission. In services, a sizable proportion of the men are police officers, soldiers, firemen and security guards, while most of the women are waitresses, hotel chambermaids, hairdressers, child care workers and domestics.²¹

With average earnings of \$15,126 for full-time year-round jobs in 1988, female service workers were the second-lowest-paid employees in Canada. The worst-paid were female farm workers, who got an average of \$10,486 for full-time year-round work.²²

The other reason why so many women with service jobs are poor is that about 40 percent of them have part-time positions. As well as making less because they work fewer hours, part-time employees receive lower hourly wages for the same work as full-time employees and do not have access to the same fringe benefits.²³

In the rest of this chapter, we will examine four types of government initiatives which can improve the situation of women in the labour market. They are employment standards, equal pay for work of equal value, affirmative action and job training programs.

Laws on Employment Standards

Laws on employment standards establish minimum working conditions that must be provided by all employers. They are particularly important for women, who are less likely to have a labour union to bargain for them. In 1987, only 28 percent of employed women belonged to a union compared with 37 percent of employed men.²⁴

All provinces and territories as well as the federal government have employment standards to regulate matters such as minimum wages, parental leave, overtime pay, holidays, vacations and dismissals.²⁵ While these are all important for employed women, the most crucial for low-income women is the minimum wage.

Canada's first minimum wage laws, enacted around 1920, covered only women and children. Their goals were to ensure that single female workers would earn enough to avoid starvation and prostitution and - at the same time - to prevent women's salaries from being so low that they undermined the wages of men. When minimum wages for men were introduced, they were set at a higher level than women's. Higher minimums for men lasted as late as 1974.²⁶

In 1986, 11 percent of employed women and six percent of employed men had earnings at or close to the minimum wage. Two-thirds of minimum-wage workers were women. About half of all minimum-wage workers were single people under 25 (mostly students), a quarter were married women and four percent were female single parents. Close to half had part-time jobs.²⁷

Most minimum-wage jobs are in sales and services: in 1986, more than half were in accommodation and food, retail trade and

personal services. Ninety-four percent of jobs paying the minimum wage were not unionized.

Starting in the 'seventies, two types of studies examined the effects of raising minimum wages. The first set, which interviewed employers to find out how they had coped with the rises, concluded that the increases had little or no impact on employment. The second set, composed of econometric studies using computer models, found reductions in jobs for teenagers when increases in minimum wages were greater than increases in average earnings for all employees. Results for older workers were inconsistent.²⁸

From 1975 on, policy-makers throughout Canada used these econometric studies as justification for not increasing minimum wages, even to maintain their value relative to average earnings. The result, as Table 7 on the next page shows, is that minimum wages dropped from 49 percent of average earnings in 1975 to 40 percent in 1987. The federal minimum wage declined from 47 percent in 1975 to 36 percent in 1987.²⁹

The consequence of these policy decisions is that Canadians who work for the lowest wages saw the value of their earnings fall fastest in the last 15 years. Young adults, married women and single-parent mothers were made to bear the brunt of the high inflation and economic slowdown of the 'seventies and early 'eighties.

TABLE 7

MINIMUM WAGES AS A PERCENTAGE OF AVERAGE EARNINGS

	<u>1975</u>	<u>1987</u>
Federal government	47%	36%
Newfoundland	45%	38%
Prince Edward Island	56%	44%
Nova Scotia	52%	40%
New Brunswick	49%	40%
Quebec	50%	41%
Ontario	46%	39%
Manitoba	51%	45%
Saskatchewan	52%	44%
Alberta	46%	34%
British Columbia	44%	35%
ALL JURISDICTIONS	49%	40%

Equal Pay for Work of Equal Value (Pay Equity)

In 1918, when the Canadian government first endorsed female minimum wages at a level high enough to support single women, it also called for paying all men a "living wage" to support themselves, their wives and two or three children. This gave official recognition to setting women's wages at about two-thirds of men's, a proportion which continues to this day.³⁰

By 1988, men employed on a full-time year-round basis earned \$33,558 while women earned \$21,918, only 65 percent as much. The real difference was actually greater because men get more in fringe benefits. Only a few of these benefits, like paid vacations, are

included in earnings, while others such as employer contributions to pensions and dental plans are left out. Fringe benefits have increased much faster than wages over the years, reaching a third of total payroll costs for large employers by 1984.³¹

What accounts for such a large wage gap today? Various studies attribute it to several factors, including outright wage discrimination, women working fewer hours, job segregation, and different levels of experience, education and unionization.³²

Government action against unequal pay evolved in three stages. First, in the 'fifties and 'sixties, laws were passed requiring equal pay for women and men performing the same or similar work. But what use are such laws when there are practically no male secretaries, domestics, telephone operators, nurses or sewing-machine operators? Very little, which is why these laws had practically no effect.

Second, there was a shift in the 'seventies to laws requiring equal pay for work of equal value. Under these provisions, which existed only in Quebec and at the federal level until recently, jobs such as (female) telephone operators and (male) parking lot attendants could be compared by using evaluation systems weighing the skills, effort, responsibility and working conditions involved in each occupation and adjusting wages accordingly.

Comparing male and female jobs made it clear that women's skills and working conditions were systematically trivialized and ignored. For example, although it takes 1,250 distinct finger movements to type 50 words a minute, typists were seldom given points for manual dexterity. Oil and grease were always considered in assessing the working conditions of men, but blood and worse were forgotten when it came to the working conditions of women

health workers. Responsibility for tools was almost invariably rated higher than responsibility for people's well-being or health.³³

This equal-value legislation did not have much impact because it relied on complaints by individual employees. As few women have the knowledge, resources and tenacity to pursue such highly technical complaints, almost all successful cases - and there were few - were sponsored by labour unions.

Third and most promising of government initiatives against unfair pay is recent "pro-active" legislation on equal pay for work of equal value. Pioneered in the United States, these laws oblige employers to evaluate their jobs in a non-discriminatory manner to ensure that their female employees receive equal pay for work of equal value. Ontario adopted such legislation for almost all employees under its jurisdiction while Manitoba, Nova Scotia, Prince Edward Island and New Brunswick adopted it only for employees in the public sector.³⁴

By the time the evaluation process triggered by Ontario's landmark Pay Equity Act has run its course, it is expected that the wages of Ontario women will rise to 75 or 80 percent of what men earn. Of the remaining difference, a large part is due to the fact that women continue to occupy the least skilled jobs.

Affirmative Action (Employment Equity)

Why do women still get the worst jobs even though their levels of education are not very different from men's?³⁵ The main reasons are sex stereotyping in education and family roles, as well as

employers' conscious or unconscious resistance to women entering "non-traditional" jobs.

Affirmative action, also called employment equity, is the main tool used to break down employers' resistance. The goal of these programs is to ensure that the workforce of an organization is not biased in favour of certain groups (usually white males) but reflects the pool of qualified and available people.

For example, if a new company hired 100 engineers who were all white males, while the pool of qualified applicants included 30 percent who were female and 20 percent who were from visible minorities, it would be presumed that something was wrong. In the absence of a good explanation, the company would be required to analyze its staffing practices to eliminate all bias and to develop concrete hiring and promotion strategies with specific targets and timetables for women, visible minorities and other groups.

Federal initiatives in implementing affirmative action include:

The Federal Contractors Program, which has been used since 1986 to deny federal contracts to some companies until they took steps to improve the place of women and other groups in their organizations. It was the first large-scale mandatory affirmative action program outside the public sector in Canada. Quebec introduced the second such scheme in 1989.

The Employment Equity Act, adopted in 1986 following an election promise to require affirmative action from all employers under federal jurisdiction. The problem is that although the Act calls on employers to adopt affirmative action programs, it imposes no sanctions on those who fail to do so. The only punishment is for employers who fail to provide annual data on their workforces.

The federal government argues that this lack of sanctions makes no difference because employers whose reports show them in a bad light will feel pressured into making improvements. Now that employers' reports have been made public, the validity of these statements will soon be tested.

In particular, it will be interesting to see whether banks, which employ more than half of all female employees covered by the Employment Equity Act, react quickly to erase the negative publicity their data generated. A recent analysis of these figures found that the salaries of women working full time in banking amounted to 56 percent of men's. The study concluded that banks had not substantially improved their treatment of women over the past 20 years.³⁶

Job Training

Job training plays an important role in Canada. At any given time, about 12 percent of adults are involved in various employment-related educational activities, the vast majority on a part-time basis.³⁷

More men are in training programs than women. This is not surprising since employers - mainly larger ones - are the most important providers of part-time training. Participation in part-time training courses is highest among full-time employees in professional and technical positions.

The main federal government initiative in this area is the Canadian Jobs Strategy, which subsidizes training for those who need it to join the labour force. In 1987-1988, women accounted for 42 percent of all participants in the Jobs Strategy. This is

a fair representation, as women then made up 44 percent of the labour market.³⁸

A closer look reveals a less egalitarian participation. Although women are very well represented in ordinary programs for the long-term unemployed, they make up only eight percent of participants in the Skills Shortages Program, which trains people in occupations in great demand that have traditionally been held by men. The jobs for which 58 percent of women were being trained in 1987-1988 were the traditionally female ones of clerical, sales, services, health care and teaching.

The failure to attract women to high-skill blue-collar jobs is not necessarily a problem because many workers in these occupations, such as welders and machinists, are increasingly being replaced by industrial robots. Of greater concern is the very small number of women in jobs in science, technology and engineering. This is unlikely to change as long as girls continue to be grossly underrepresented in maths, physics and computer science in secondary schools.³⁹

As well as funding training for specific occupations, the Canadian Jobs Strategy has pre-training or "bridging" components aimed at long-term homemakers and other groups with special problems, such as native, disabled and immigrant women and women with very little schooling. These programs help trainees make career plans, teach them how to find child care and look for jobs, and provide basic orientation to the labour market.

Many immigrant and refugee women, as well as some native women, also need English or French language instruction. Language training will be discussed further in Chapter VIII, which deals with doubly disadvantaged women.

The introduction of the Canadian Jobs Strategy in 1985 heralded a major change in the federal approach to training and employment. Direct job creation programs were abandoned, funds for classroom training were reduced, the focus on the unemployed (especially welfare recipients) was increased, and a much greater emphasis was placed on subsidies to private employers who sponsor training projects or commit themselves to hiring trainees for specific periods.

The new programs have received mixed reviews. On the positive side, they have been praised for making job training more flexible and more practical, for encouraging innovative projects and for broadening trainees' choices. In particular, training sponsored by non-profit community organizations is found to be more sensitive and less intimidating than school courses in the case of immigrant and disadvantaged groups.⁴⁰

On the negative side, critics note enormous differences in the quality of the training provided, ranging from excellent to useless and even exploitative. The National Anti-Poverty Organization, in a recent survey of training for social assistance recipients, found that information about training options was very hard to obtain, and screening was so rigorous that only a small proportion of applicants were accepted.

In addition, NAPO reported, the curtailment of academic upgrading in favour of quick slotting into barely skilled jobs sentences many illiterate Canadians to a lifetime of short-term low-wage work and unemployment. Those most affected are single-parent mothers and native women. Replacing schooling with on-the-job training can also make employees hostages to a particular company, depriving them of the diplomas they will need in future job searches.

The most disturbing aspect of the Canadian Jobs Strategy is that it does not provide permanent jobs. Employment and Immigration Canada boasts that the majority of its trainees find lasting employment, but critics are skeptical. They say that training programs tend to accept only the most employable and highly motivated applicants - people who would probably have found jobs in any case.⁴¹

Extensive U.S. experiments with well-planned and well-evaluated training programs for the long-term unemployed concluded that these projects are worthwhile because they have a lasting effect in improving the employability of some of their participants. The group which was found to benefit most from good projects was women on social assistance who had little or no previous work experience.⁴²

However, U.S. studies also warn that these types of programs cannot be counted upon to lift a large percentage of poor women out of poverty. The main reason is that unless the total number of available jobs is increased, the effect of training programs is simply to reshuffle the same jobs around.

Recommendations

Women's employment problems are so deeply embedded in our labour market that a major transformation is needed to guarantee women fair treatment. Fortunately, employment is such a public and highly regulated activity that governments can do a great deal to improve the situation.

To start, good policy must be based on sound facts. Current published data from Statistics Canada makes the position of women appear better than it really is by overestimating their full-time employment and greatly underestimating their unemployment.

Recommendation #1. The National Council of Welfare asks Statistics Canada to institute better methods of presenting labour force data which will provide more complete and accurate information on unemployment, on full-time full-year employment, and on less continuous jobs. Statistics Canada should also publish information on the value of fringe benefits received by women and men in the labour force.

Part-time workers are the most exploited people in our labour market. Legislation should be adopted to give them the same rights as other employees.

Recommendation #2. All governments should ensure that their employment standards laws provide part-time workers with the same protection as full-time workers. The laws should also entitle part-time workers to the same hourly pay as full-time employees and the same benefits on a pro-rated basis.

The value of minimum wages has been falling for more than a decade in Canada, imposing an unfair burden on the most vulnerable employees.

Recommendation #3. Federal and provincial minimum wages should be indexed to increases in the average earnings of all employees.

Equal pay for women seemed unattainable until new "pro-active" laws were introduced. Now there is some hope.

Recommendation #4. The National Council of Welfare commends Ontario for its Pay Equity Act of 1988, urges the province to implement the law quickly and vigorously, and calls upon all other Canadian jurisdictions to adopt similar legislation.

Evaluations of mandatory U.S. affirmative action programs concluded that they were successful in reducing job segregation and in convincing women and members of minorities to enter non-traditional occupations.⁴³ Other than a couple of programs for contractors, Canada has done almost nothing in this area.

Recommendation #5. The federal government should amend the Employment Equity Act to include sanctions for employers under federal jurisdiction who do not set up affirmative action programs. Provincial and territorial governments should make affirmative action mandatory for employers under their jurisdictions as well as for contractors with whom they do business.

The Canadian Jobs Strategy has inspired both praise and criticism. Now that it has been in operation for five years, adjustments are in order to correct its weak points.

Recommendation #6. The Canadian Jobs Strategy should be modified:

- * To improve screening methods to ensure that all projects provide adequate training which meets minimum acceptable standards.
- * To increase funds for educational upgrading and to make the attainment of literacy an integral part of all programs aimed at the undereducated unemployed.

- * To provide young people and the unemployed more and better information on the career skills which are going to be most in demand in the future and on the training options currently available to those who need them.
- * To make more use of radio and television and more use of languages other than French and English to reach potential trainees.

Job segregation will continue as long as girls and boys are taught rigid sex roles and continue to choose segregated subjects in school. Recent Ontario and Quebec studies find little progress in eradicating sex stereotyping from school materials.⁴⁴ School programs still encourage differences by offering courses designed to appeal to each sex, such as separate courses for home economics and industrial education, instead of one course in practical home skills incorporating both.

Recommendation #7. Provincial governments should act quickly to ensure that all school materials and methods, as well as career counselling, are free of sex stereotyping in order to encourage both girls and boys to develop all their talents. Canadian education authorities should re-examine school programs with a view to eliminating course specialization by sex and to making subjects which are prerequisites for broad ranges of occupations equally attractive to female and male students.

V. MARRIAGE, MOTHERHOOD AND POVERTY

Canadians show a growing ambivalence toward marriage. Fewer young people are getting married, with highly educated women being least likely to do so. While three-quarters of the women who are now in their fifties were married by the age of 25, only 45 percent of the women aged 18 to 29 in 1984 had tied the knot.⁴⁵

Part of the difference is due to marriage being postponed. Part is explained by the rapid rise in the number of people who live common law. Among single women aged 18 to 29 in 1984, more than a quarter had lived in such relationships. Close to half of common law spouses eventually marry.

Given the fragility of modern marriages - as many as 40 percent of young marrieds are likely to divorce - it seems that Canadians are as eager as ever to live with a partner, but their level of commitment to any union is lower than before. On the other hand, more than half of all marriages still last until death.

Growing reticence is also evident in attitudes toward children. Childlessness is on the rise. No recent Canadian data is available, but a 1981 survey of 18-to-34-year-old women in the United States - whose fertility patterns are similar to ours - found that 11 percent of them intended to remain childless. This ranged from seven percent for women with less than a high school education to 20 percent for women with five years of post-secondary schooling. By comparison, only five to seven percent of Canadian women born between 1937 and 1944 never had a child.

The pattern for those who do have children continues a century-long decline. Women now have their first child later in life and space their children further apart. Births to women over 40 have almost stopped. As a result, the number of children born to married women fell from an average of 4.4 for women born in 1880 to 3.6 for those born in 1925 and to 2.5 for those born in 1943. The current Canadian fertility rate is 1.7, which is below the 2.1 children per woman needed to keep our population from falling.

Why do women remain childless? A study of childless Quebec women, mostly well-educated full-time earners, produced these reasons: the poor level of support for motherhood in our society, the lack of "ideal fathers," and the refusal of women to center their lives on husbands and children. Other studies report that many young husbands do not want children either and that childless couples are happier with their marriages than couples who have children.⁴⁶

Another Quebec study found that many mothers with two children would prefer to have three but think they cannot afford it. They said they might have more children if, among other things, they had guarantees of being able to return to their former jobs after two to three years at home, if conditions for part-time employees were better, if child care was more readily available and if government benefits for children were substantially higher.⁴⁷

To understand the way in which marriage and motherhood make women more vulnerable to poverty, we will focus on spouses under the age of 65 and consider three issues: the financial importance of married women's paid work, the extent to which children hamper their mothers' employment, and the reasons why women have difficulty reconciling motherhood and a paid job.

Elderly spouses will be discussed in Chapter VIII when we compare their situation to that of elderly women who live alone.

The Financial Importance of Married Women's Paid Work

As we saw earlier in this report, 84 percent of all Canadian women can expect to find themselves without a spouse at some point in their lives. This fact, along with the greater acceptance of paid work for married women, explains why most wives seek outside jobs regardless of the level of their husbands' incomes.

But there are other, more immediate reasons why married women must have paid work. In many cases, their earnings are essential to keep their families from falling into poverty or to prevent a substantial drop in their standard of living.

One indication that some families cannot do without the wives' earnings is that 25 percent of Canadian husbands under 65 did not have full-time year-round jobs in 1987. Fifteen percent were employed full time only part of the year, three percent had part-time jobs, three percent were retired and four percent were jobless for other reasons. In addition, some husbands with full-time year-round jobs did not earn enough to keep their families out of poverty.⁴⁸

To find out the extent to which women's employment prevents their families from being poor, we calculated how many more husband-wife families with spouses under 65 would be under the poverty line if they could not rely on the wives' earnings. The result for 1987, shown in Table 8, is that their poverty rate would have doubled - from eight percent to 16 percent - if all the wives had stayed outside the labour force.⁴⁹

TABLE 8

**POVERTY AMONG FAMILIES WITH TWO SPOUSES UNDER 65
WITH AND WITHOUT WIVES' EARNINGS, 1987**

	<u>% Who Were Poor in 1987</u>	<u>% Who Would Have Been Poor Without the Wives' Earnings</u>
Atlantic	11%	17%
Quebec	10%	18%
Ontario	6%	12%
Prairies	10%	20%
British Columbia	9%	17%
CANADA	8%	16%

All regions would have seen a dramatic increase in poverty among couples under 65 in the absence of the wives' earnings. The Prairie provinces would have been hardest hit. The 1987 poverty rate for these families would have become the highest in the country at 20 percent.

Similar calculations for earlier years reveal that the paid employment of wives had a tremendous impact in reducing poverty among husband-wife families with spouses under 65. Without the wives' earnings, the poverty rate of these families would have been 17 percent in 1973 and 16 percent in 1987. With wives' earnings included, their actual poverty rate dropped from 13 percent in 1973 to eight percent in 1987. As these figures show, the impact of wives' earnings increased as more of them joined the labour force over the years.

Even when husbands had relatively good incomes, wives had to increase their paid work to prevent a drop in the purchasing power of their families. The Economic Council of Canada reports that the after-inflation earnings of husbands under age 65 decreased by 4.7 percent between 1973 and 1986, but thanks to the increased labour force participation of other family members - primarily wives - the loss was more than made up.⁵⁰

Under the circumstances, it is not surprising that the proportion of families with full-time homemaking wives has greatly diminished: from 58 percent of married women under 65 in 1971 to 30 percent in 1987. The drop was greatest among wives with children under 18: 62 percent were full-time homemakers in 1971 and only 27 percent in 1987.⁵¹

The Effect of Motherhood on Women's Paid Work

In 1987, three-quarters of Canadian wives under the age of 45 had children under 18. To find out the effect of motherhood on these women's labour force participation, we compared the employment situation of childless women to that of mothers with children of different ages. We also saw how long women stay out of the labour market after the birth of their children.⁵²

We began by looking at the 1987 employment figures for all mothers with children under the age of 18 and for never-married women aged 25 to 44. Among the never-married, 71 percent held full-time paid jobs all year, 23 percent had less regular jobs and six percent were not employed. As for mothers, only 34 percent were employed on a full-time year-round basis while 37 percent had less regular jobs and 29 percent stayed home.

To get a clearer idea of the way in which children affect the earning capacity of mothers, we examined the relationship between the labour force status of mothers, their level of education, and the age and number of their children. This information appears in Table 9 on the following page.

For each column in the table, there are two figures giving the percentage of mothers who were employed full time all year in 1987 and the percentage who stayed home full time in 1987. The first figure in the upper left-hand corner, for example, shows that 17 percent of mothers with less than a Grade 11 education whose children were all under age seven had full-time year-round jobs, while 52 percent stayed home. The remaining 31 percent not shown had part-time positions or were employed full time only part of the year.

At the outset, it should be noted that none of the figures on the full-time year-round employment of mothers is as high as the comparable figure of 71 percent for never-married women aged 25 to 44. The one that comes closest is 51 percent for women who had a post-secondary degree and only one child between the ages of seven and 17.

It is also clear from the table that the education level of the mothers, the age of the children and the number of children all have an important bearing on their labour force participation.

The totals at the bottom of the table show the enormous difference education makes. Forty-four percent of all mothers with less than Grade 11 education stayed home in 1987, compared with 27 percent of mothers with Grade 11 or slightly better and only 17 percent of those with post-secondary degrees. This is not surprising since better-educated women have access to more jobs

TABLE 9

EMPLOYMENT OF MOTHERS WITH CHILDREN UNDER 18
BY CHILD STATUS AND LEVEL OF EDUCATION, 1987

Child Status	Less Than <u>Grade 11</u>		Grade 11 to Some <u>Post-Secondary</u>		Post-Secondary or <u>University Diploma</u>	
	Employed Full Time <u>All Year</u>		Employed Full Time <u>All Year</u>		Employed Full Time <u>All Year</u>	
	At Home	At Home	At Home	At Home	At Home	At Home
With children all under 7	17%	52%	28%	31%	42%	18%
. one	*	45%	34%	25%	47%	12%
. two	*	55%	23%	35%	39%	19%
With some children under 7 & some older	19%	47%	25%	33%	34%	20%
. two	*	42%	32%	29%	36%	17%
. three	*	54%	15%	37%	35%	20%
With children all 7 to 17	27%	40%	41%	22%	48%	15%
. one	24%	46%	49%	22%	51%	17%
. two	31%	34%	37%	22%	49%	12%
. three	*	39%	34%	24%	*	*
With some children 7-17 & some older	30%	38%	43%	24%	49%	17%
ALL MOTHERS	24%	44%	34%	27%	43%	17%

* Survey sample too small to produce reliable results

and receive higher salaries which they can use to pay child-care and other expenses.

The impact of the age of the children can best be seen by comparing the totals for two categories, mothers whose children were all under seven and mothers whose children were all seven to 17. For all levels of education, the mothers with children under seven were less likely to have full-time jobs all year and more likely to be at home full time.

The conclusions regarding the number of children are more complicated. Among mothers with a Grade 11 education or better, the percentage who were employed on a full-time year-round basis invariably dropped when the number of children increased from one to two or from two to three. The opposite was true for mothers with little education who had children aged seven to 17, perhaps because these women tend to be poor and must increase their full-time employment to feed the extra mouths in their families.

The other complication is that while the full-time, year-round employment of mothers with Grade 11 or better decreased when they had more children, there was not always a corresponding increase in the percentage of mothers who stayed home. This is because many women who have more children do not drop out of the labour force, but switch to part-time or part-year jobs.

Finally, Table 9 challenges the conventional wisdom that it is mostly the presence of preschool children that affects mothers' employment. The figures show that it is the combination of the age and number of children which is important.

For a mother with a post-secondary degree, for example, having one child under seven had almost the same deterrent effect

on employment as having two children aged seven to 17. In the case of women with a Grade 11 education or slightly better, one child under seven had almost the same impact as three children aged seven to 17.

Information about the length of time mothers spend outside the labour market is available from "longitudinal" studies which question women about events that occurred throughout their lives. These studies, which are new in Canada, provide a more accurate and sometimes different picture from "cross-sectional" studies which give information on the job situation of women at a given point in time.

The results of a 1984 longitudinal survey of women's employment interruptions are shown in Table 10. They reveal that the likelihood of women leaving their paid jobs for one year or more because of family reasons has not changed very much in recent generations. Shorter interruptions can also be harmful to a person's career, but they were not included in the survey.⁵³

TABLE 10

WOMEN WHO HAVE BEEN EMPLOYED AND WOMEN WHO HAVE HAD
EMPLOYMENT INTERRUPTIONS OF AT LEAST ONE YEAR

<u>Age</u>	<u>Ever Employed</u>	<u>Ever Interrupted</u>	<u>Two or More Interruptions</u>
18-29	82%	26%	4%
30-39	93%	61%	17%
40-49	90%	64%	19%
50-64	82%	63%	20%
ALL AGES	86%	50%	14%

At first glance, the much lower rate of employment interruptions of women aged 18 to 29 seems to indicate a greater commitment to paid jobs. Upon reflection, the figures for that group are meaningless, since many young women have yet to live through motherhood, layoffs and other situations that will interrupt their employment.

The most relevant group is the 30-to-39-year-olds. Sixty-one percent of Canadian women who were of that age in 1984 had left their paid jobs for one year or more, and 17 percent had stopped at least twice. By far the main cause of these absences was pregnancy and child-care (55 percent), followed by layoff (nine percent), marriage (eight percent), and a move to be with one's partner (eight percent).

The other important finding of this study is that when women who had full-time positions before dropping out of the labour force for a minimum of one year eventually returned to paid work, many took part-time jobs. This pattern has changed surprisingly little over the years, with the rate for women aged 25 to 34 (38 percent) being close to that for women aged 55 to 64 (42 percent).⁵⁴

On the other hand, there are indications that some things have changed. In particular, younger and more educated women have a much higher rate of return to paid employment and go back more quickly.

Among women aged 25 to 34 in 1984 who had interrupted their paid work for at least one year, the length of time spent outside the labour force was as follows: 65 percent from one to two years, 24 percent from three to five years, ten percent from six to ten years and one percent for ten years or more. By comparison,

three-quarters of the women who were 55 to 64 years old had stayed out for more than three years, and 57 percent for six years or more.

What do all these trends mean? They show that the cross-sectional data we have been relying on for decades has seriously misled us about the position of women. As these statistics kept showing steady increases in the labour force participation of women from year to year, it was generally assumed that women's employment patterns were becoming more similar to men's and would eventually catch up.

Studies analyzing the data on work interruptions we have just seen come to very different conclusions. They find that the much higher presence of women in the labour market is not a sign of greater continuity in employment, but rather a reflection of the quicker entries and re-entries of large numbers of women in paid jobs.⁵⁵

A very large proportion of women who have children still leave the labour force for relatively long periods, and many of those who return take part-time jobs. This cannot fail to have very damaging consequences for their capacity to earn a decent living and become financially independent.

The lack of stable full-time year-round employment for so many women, combined with the increasing fragility of marriage, has led some people to conclude that the lives of women have become more disjointed and more uncertain than ever before.⁵⁶ It is not hard to understand why a growing proportion of well-educated women with good career prospects are reluctant to marry and have children.

The Difficulty of Reconciling Motherhood and Paid Work

Mothers withdraw from paid jobs for any number of reasons. Some leave voluntarily to be with their children while they are young. Others are forced out by the high cost of child care, discrimination by employers or the burden of coping with responsibilities both inside and outside the home.

On the subject of mothers voluntarily leaving the workforce to care for young children, there has been no less than a revolution in Canadian attitudes in the last 30 years. In 1960, when opinion polls asked, "Do you think married women should take a job outside the home if they have young children?" an overwhelming 95 percent of Canadian women and men aged 21 to 29 answered "No."⁵⁷

The answers of the same age group in later years show a fascinating progression: in 1970, 82 percent were still opposed; in 1975, 68 percent said no; by 1980, it was 50 percent no; and in 1982, only 49 percent no.

A survey commissioned by the Cooke Task Force on Child Care gives another insight. It questioned mothers about their preferred child care arrangements for infants (under two years), preschoolers (two to five) and school-aged children (six to 12). For women living in urban areas, the answers were:⁵⁸

* Mothers employed full time: Not surprisingly, the majority of these women preferred non-parental care for all three age groups, with a marked preference for licensed arrangements. On the other hand, three percent chose parental care as the ideal arrangement for infants, 18 percent for preschoolers and ten percent for school-aged children.

* Mothers employed part time: The majority preferred non-parental care, but 19 percent preferred parental care for infants, 11 percent for preschoolers and 20 percent for school-aged children.

* Homemakers and unemployed mothers: The majority preferred parental care for infants and school-aged children outside of school hours. Surprisingly, 56 percent thought a child care centre or nursery school would be best for pre-schoolers aged two to five.

Our conclusion is that there is still a significant proportion of mothers who feel that staying home with their children is the best choice. The trend is clearly in the opposite direction, however, with more and more young women believing it is normal for mothers to have paid jobs.

What are the involuntary barriers that prevent or reduce mothers' work outside the home? One obvious problem for low- and middle-income families is child care costs. Unless the mother's salary is relatively high, or child care services are heavily subsidized, her work will hardly be financially rewarding.

A background paper prepared for a House of Commons committee found that only 15 percent of the children eligible for a full or partial child care subsidy under the Canada Assistance Plan in 1987 actually received one.⁵⁹ And the National Council of Welfare, in a 1988 report entitled Child Care: A Better Alternative, deplored the huge shortage of child care facilities across the country and governmental subsidy arrangements that were grossly inadequate in many cases.

'Discrimination is another barrier to mothers' employment. Many employers resent the disruption and resulting costs of maternity leaves and other time off for employees to care for children. The result is not-so-subtle maneuvers - like roundabout questions to find out the motherhood plans of female applicants - to avoid hiring women who are likely to get pregnant. U.S. studies also show that the presence of school-aged children increases the chances that a woman will be laid off or fired.⁶⁰

Finally, a major reason why mothers are overburdened and must limit their paid work is that they get little help from their spouses. Many studies have confirmed that the employment status of wives makes very little difference to the amount of domestic work husbands do. On average, men whose wives have full-time jobs do less than 15 minutes of additional housework and child care per day.⁶¹

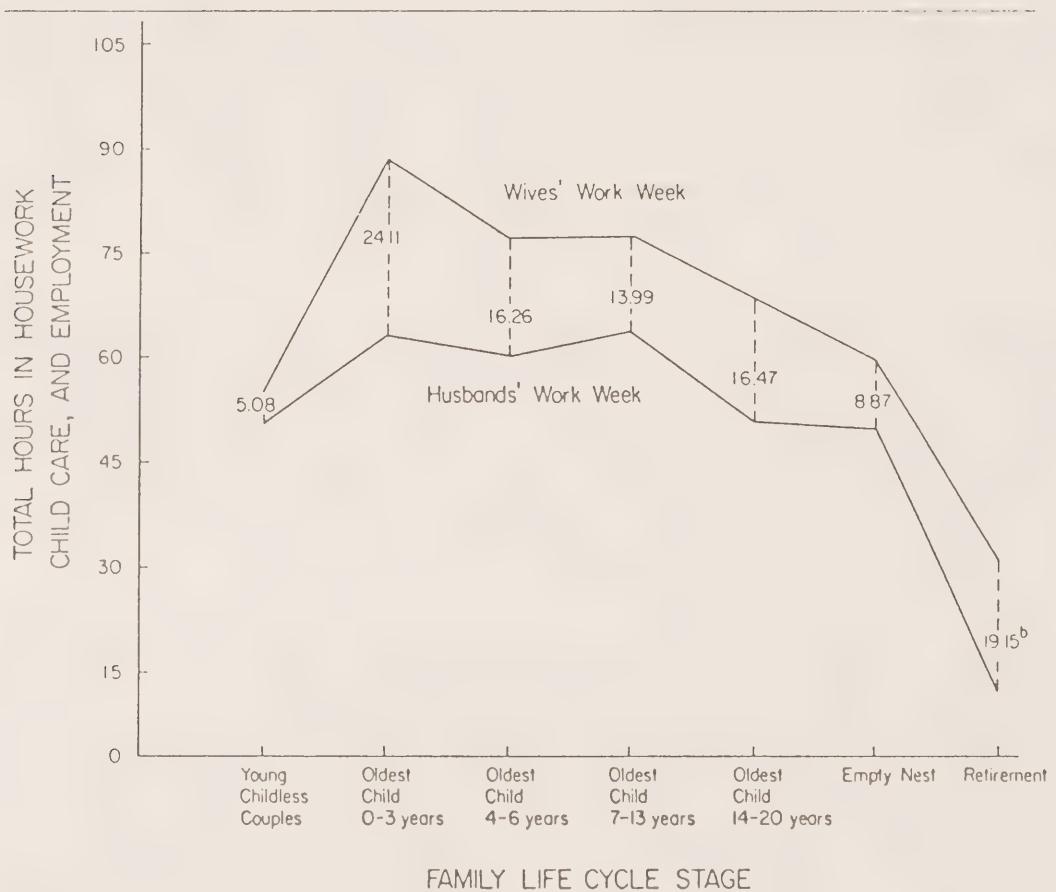
Contrary to expectations, men in modern two-career couples are no more likely than other husbands to do their share of household work. In the most affluent families, both spouses avoid these tasks by delegating them to hired domestics and nannies.⁶² (See the section on foreign domestics in Chapter VIII on doubly disadvantaged women.)

The best global view of the heavy burden of wives with full-time paid jobs comes from a U.S. study which analyzed the work weeks of husbands and wives at different stages of life.⁶³ The results, presented in Figure D, show the total work hours - inside and outside the home - of wives and husbands who are employed full time in seven different stages of the life cycle, starting with young childless spouses and ending with retired couples.

The most striking gap is during the child-rearing years: the work week of mothers with very young children is close to 90 hours long - 24 hours more than that of their husbands.

FIGURE D

**AVERAGE HOURS OF WORK PER WEEK OF WIVES AND HUSBANDS
WHO ARE EMPLOYED FULL TIME, BY LIFE CYCLE STAGE**



Some signs of change are starting to appear. In the last decade, many public opinion polls reported that the vast majority of both men and women believe that husbands should do their share of domestic work.⁶⁴

Another indication is found in a study of working class families in Flin Flon, Manitoba.⁶⁵ Half the women interviewed had come from not expecting their husbands to do any work in the home (in 1976) to the point where they unanimously insisted that husbands should "help out" and said their husbands did some domestic work on a regular basis (in 1981).

On the other hand, most of these Flin Flon women also said their husbands had only agreed to help after many disagreeable confrontations. There are signs, the study concluded, that a large-scale transformation in sex roles in the home is indeed occurring, but its effects in the short term will be more conflict between husbands and wives.

Recommendations

Given the enormous cost of motherhood for most women, it is amazing that so many of them continue to have children. But there are already signs that a growing number of women will turn their backs on motherhood unless society provides mothers with reasonable support.

The measures required to give women as much personal financial security as men amount to no less than a complete transformation of our society's attitudes towards parenthood. Only when we realize that children are our country's most

important resource and that their upbringing is everyone's concern will mothers finally get the help they need and want.

A change of this magnitude is not going to happen overnight. It can only result from a multitude of reforms affecting most aspects of our lives. To start, however, there are important measures which can take us a few steps in the right direction.

The electronic media, television in particular, have an enormous influence in teaching young people their future roles in the family and in society. Studies of the values the media transmit conclude that they portray women very narrowly either as sexual objects or caregivers to their families. When men are shown playing traditionally female roles such as caring for children or managing households, they are almost always presented either as ridiculous or saintly.⁶⁶

As a result of reports documenting the demeaning and unrealistic portrayal of women in the media, the Canadian Radio-television and Telecommunications Commission (CRTC) made adherence to a set of guidelines on sex-role stereotyping a condition of licence in 1986. According to critics, however, the enforcement of these guidelines has been very weak.⁶⁷

Recommendation #8. The National Council of Welfare commends the Canadian Radio-television and Telecommunications Commission (CRTC) for introducing mandatory guidelines on sex-role stereotyping and urges it to take measures for their full implementation.

Direct government assistance to parents must be increased. Except for Quebec, which has introduced additional benefits to encourage people to have children, government financial support

to parents has been eroded in recent years through the lack of full indexation of family allowances and tax credits for children.

The federal government's new "clawback" of up to 100 percent of family allowances will affect only parents with net incomes above \$50,000 initially. However, inflation will erode this threshold by three percent a year, so that more and more middle-income families will lose benefits in years to come.

Recommendation #9. The federal government should reinstate the full indexation of all benefits for children, abolish the non-refundable children's credit and use the resulting savings to increase the refundable child tax credit, and abandon its clawback of family allowances.

Many women believe that good provisions for maternity or parental leave after the birth of a child are among the most important measures needed to support parenthood. The federal government has recently recognized this by introducing legislation to add ten weeks of parental benefits to the 15 weeks of maternity benefits already provided by the unemployment insurance program. The ten additional weeks can be claimed by either mothers or fathers or shared by both spouses.

Unfortunately, most Canadian parents will not be able to take advantage of these extended benefits. This is because provincial laws on employment standards do not provide for extended maternity or parental leave. For example, Ontario's law specifies 17 weeks of leave for mothers and nothing for fathers, while Quebec's law provides 18 weeks to mothers and two days to fathers.⁶⁸

Recommendation #10. Provincial and territorial governments should amend their employment standards legislation to make maternity and paternity leaves at least as long as the period of benefits provided under the unemployment insurance program.

High-quality, affordable and accessible child care is essential to enable mothers - poor mothers in particular - to have a chance at earning their own living and participating as equals in the labour market. In spite of past promises in this area, the federal government has yet to enact legislation to give Canada a first-rate system of child care. No new legislation is expected until near the end of the government's current mandate.

Recommendation #11. The National Council of Welfare urges governments once again to accept the recommendations we made in Child Care: A Better Alternative. Our proposals would lead to a huge expansion of high-quality child care spaces. There would be subsidies to cover the full cost of care for low-income parents and a sliding scale of fees for other parents based on their ability to pay.

VI. SINGLE PARENTHOOD AND POVERTY

Contrary to popular belief, single parenthood is not a new phenomenon. The proportion of Canadian families headed by a female single parent was nine percent in 1941 and 9.3 percent in 1981.⁶⁹

But these almost identical proportions hide important developments. In 1941, almost all single-parent mothers were widows. Over the following decades, as fewer husbands died young through illness or war, families headed by lone mothers fell to a low of 6.6 percent in 1961.

From that point on, rising rates of marriage breakdown and out-of-wedlock birth generated a non-stop increase in single parenthood. By 1986, the proportion of families headed by female single parents had climbed to 10.4 percent, and the marital status of single-parent mothers was as follows: 58 percent separated or divorced, 27 percent widowed and 15 percent never-married.

This changing "mix" of single parents over the years has led to more poverty. One reason is that widows are generally entitled to more benefits, such as pensions for surviving spouses. Another is that never-married, separated and divorced single-parent mothers are younger than widows, and therefore more likely to have young children preventing them from taking full-time jobs.

Figure E illustrates the link between age and poverty for single-parent mothers with children under the age of 18. It shows that 81 percent of those aged 16 to 24 had incomes below the poverty line in 1987. Comparable figures for other ages were 69

percent for single-parent mothers 25 to 34, 45 percent for those 35 to 44 and 33 percent for those 45 and older.⁷⁰

Poverty Rates of Single-Parent Mothers With Children Under 18, 1987

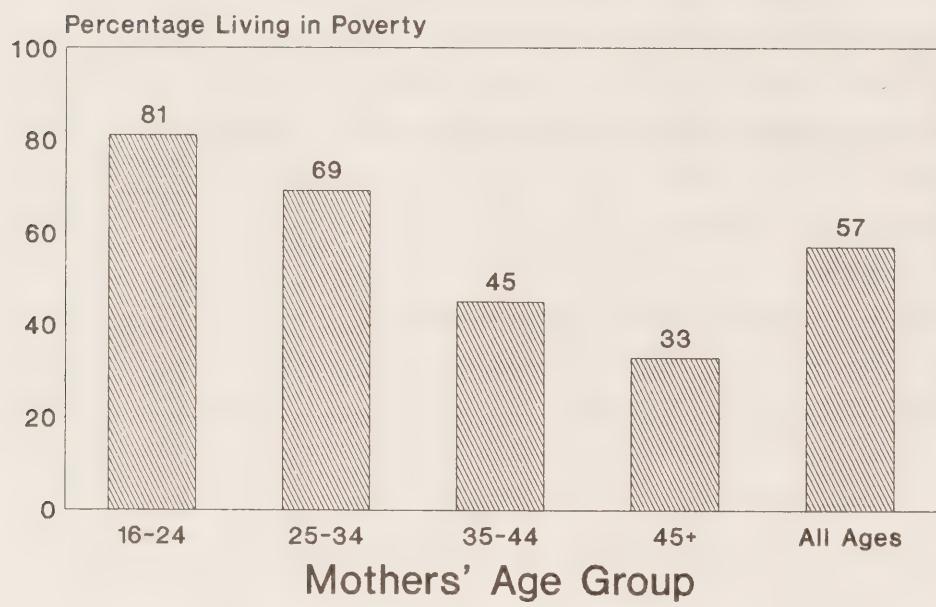


Figure E

As we saw in Chapter II, single-parent families headed by women have the highest incidence of poverty of all family types. The poverty rate for single-parent mothers of all ages dropped from 64 percent in 1973 to 47 percent in 1977, but then went up again and reached 57 percent in 1987.⁷¹

By comparison, the poverty rate of families with two spouses under 65 also fell between 1973 and 1977 - from 13 percent to

nine percent - but continued to go down, reaching eight percent in 1987. The main reason for this difference between couples and single parents, as we saw in Chapter V, is that married women increased their labour force participation to lift their families out of poverty.

Now that we have a better idea of the backgrounds of female single parents, we will consider the following:

- * The relationship between poverty and the breakdown of marriages and common-law unions.
- * How single-parent mothers differ from married mothers and whether the differences explain why single parents are so much more likely to be poor.
- * The length of time female single parents remain without a partner and the effects of single parenthood on children.
- * Why spousal and child support seldom prevent single parents from becoming poor.
- * The role of welfare in helping single-parent mothers.
- * The importance of Canada and Quebec Pension Plan benefits for widows with children.
- * How well or how poorly Canadian single-parent mothers are doing compared to single parents in other countries.

Poverty and Marriage Breakdown

For women, the relationship between poverty and marital breakdown is a complex one. Separation and divorce cause many women to become poor, and living in a union under conditions of poverty increases the risk that they will separate or divorce.

Many studies have documented the link between poverty and broken marriages. Poverty goes hand in hand with high unemployment, bad living conditions, run-down neighbourhoods, poor health and lack of community resources. All these factors can undermine the stability of families.⁷²

The link between poverty and marriage breakdown may appear to be contradicted by the fact that wives who are employed - and therefore less likely to be poor - have a higher rate of divorce. However, financial independence makes it easier for wives (and husbands) to end bad marriages. This is confirmed by American findings that battered women are less likely to leave their marriages if they are not employed and feel economically dependent.⁷³

Two sets of in-depth interviews with Canadian separated and divorced women show that wives who have no personal sources of income put up with greater provocation before ending their relationships.

The first study centered on non-poor divorced and separated women from Ontario. It found that the most frequent reasons for the break-up of their marriages were the lack of feelings of love from, and communication with, their spouses (40 percent) and adultery (18 percent).⁷⁴

The second set of interviews involved Quebec single-parent mothers on welfare. For those under the age of 35, the most frequent reason for ending the relationship was that their husbands disliked family life and preferred to go out with the boys. The last straw was when the men's outside expenses made them incapable of supporting their families. Many of these women were also regularly beaten by their partners.

For the older Quebec mothers on welfare (ages 35 to 55), the most common cause of the breakdown of their unions was the alcoholism of the husbands and the financial problems and violence that went with it. Many of these women said it had taken them a long time to decide to leave because "marriage is supposed to be for life, especially when there are children."⁷⁵

Single-Parent Mothers and Married Mothers

To understand why the poverty rate of single-parent mothers is so much greater than that of married mothers, we will compare these two groups in terms of the number of children, education and employment status. We also will see how vulnerable married women are to becoming poor if their marriages break down.

Single parents have an average of 2.5 children, while mothers in husband-wife families have an average of 2.6. This flies in the face of the stereotype about welfare mothers having large families, but it is logical since single parents have shorter periods of cohabitation.⁷⁶

On the other hand, there are important differences between the two groups. Women who are single parents are much more likely than married mothers to have entered their first union and to have

had a child when they were still teenagers. Also, a much larger proportion of the single-parent mothers had a child before or very soon after they started living with their partners.

Table 11, which compares the education of married and single-parent mothers in 1987, shows that married mothers had a distinct advantage. In both categories presented in the table - mothers with children under 18 and mothers with children under seven - single parents were more likely to have less than a Grade 11 education, and less likely to have post-secondary or university degrees. Women with Grade 11 to some post-secondary education made up about half of all mothers in the groups shown.⁷⁷

TABLE 11

EDUCATION OF SINGLE-PARENT MOTHERS AND MARRIED MOTHERS, 1987

	<u>Less Than Grade 11</u>	<u>Grade 11 to Some Post-Secondary</u>	<u>Post-Secondary or University Diploma</u>
<u>Mothers with children under 18</u>			
Single parent	30%	49%	21%
Married	23%	48%	29%
<u>Mothers with children under 7</u>			
Single parent	28%	54%	18%
Married	17%	51%	32%

The differences were greatest for mothers with children under seven. In this case, as shown in the bottom part of Table 11, the gap between the married and single-parent mothers with less than Grade 11 was eleven percentage points, and married mothers were almost twice as likely to have post-secondary diplomas. What we see here is the end product of the chain of events triggered by very early pregnancies, including dropping out of high school and, if the women had married, a very high rate of marriage breakdown.⁷⁸

Before comparing the labour force participation of female single parents and other mothers, it is useful to review the findings of two different lines of research on the employment of single-parent mothers. The first, based on U.S. studies, concludes that the only way these women can become fully self-supporting is by working full-time all year.⁷⁹ We would therefore expect to find a higher rate of full-time employment among single-parent mothers than among married ones.

However, other studies show that given the additional expenses of working outside, such as child care, single parents who work for very low pay can actually be worse off than if they stayed home. According to the Ontario Social Assistance Review Committee, "Despite the inadequacy of social assistance benefits, most single-parent families are better off financially receiving assistance than they would be working for minimum wages."⁸⁰

Table 12 on the next page offers some support for both of these seemingly contradictory conclusions. The answer seems to lie with the level of education.

Among mothers with less than Grade 11, who could presumably get no more than minimum-wage jobs with so little schooling, fewer single-parent mothers than married ones were employed full time

all year (21 percent to 24 percent) and a larger proportion stayed home (54 percent to 41 percent). Considering that many of these single parents with very low salaries had to pay for child care without husbands to help, the difference between the two groups is remarkably small.

TABLE 12

EMPLOYMENT STATUS OF SINGLE-PARENT MOTHERS AND MARRIED MOTHERS WITH CHILDREN UNDER 18, BY LEVEL OF EDUCATION, 1987

	Less Than <u>Grade 11</u>		Grade 11 to Some <u>Post-Secondary</u>		Post-Secondary or <u>University Diploma</u>	
	Employed		Employed		Employed	
	Full Time	At <u>All Year</u>	Full Time	At <u>All Year</u>	Full Time	At <u>All Year</u>
Single-parent mothers	21%	54%	39%	31%	58%	11%
Married mothers	24%	41%	33%	27%	42%	18%

The situation was different for mothers with Grade 11 or more. Among those with post-secondary diplomas, a much larger proportion of the single parents were employed on a full-time year-round basis in 1987 (58 percent to 42 percent) and fewer of them stayed home. Single parents with a Grade 11 or slightly higher education were also more likely than married mothers to have full-time jobs all year.

This information is important because there is a tendency nowadays for policy-makers to believe that all single-parent mothers on social assistance should be "encouraged" to get paid

we saw, however, with the sole exception of women with very poor schooling for whom employment is hardly worthwhile, single-parent mothers already have a stronger attachment to the labour market than mothers who live with spouses.

To end our comparison of single-parent mothers and married mothers, we calculated the proportion of non-poor husband-wife families with spouses under 65 whose incomes would fall below the poverty line if the husbands left and did not make support payments to their families. The results, in Table 13, demonstrate the truth of the saying that most married women are just one man away from welfare.⁸¹

TABLE 13

POVERTY AMONG NON-POOR FAMILIES WITH TWO SPOUSES UNDER 65
IF THE HUSBANDS LEFT AND DID NOT MAKE SUPPORT PAYMENTS, 1987

<u>Family Characteristics</u>	<u>Percentage of Non-Poor Families Which Would Become Poor</u>
With wife under 45, some children under 7	67%
With wife under 45, some children 7 to 17	57%
With wife 45-64, some children under 18	48%
With wife 45-64, no children under 18	44%
With wife under 45, no children under 18	28%
TOTAL	51%

Without the husbands' earnings or support payments, 51 percent of the families with two spouses under 65 which now live above the poverty line would become poor. The most vulnerable are families with pre-school children: 67 percent would fall into poverty without the contribution of the husbands. Least affected would be the families with wives under the age of 45 and no children under 18: 28 percent of them would fall below the poverty line.

Length and Effects of Single Parenthood

How many single-parent mothers find a new partner and how long do these women remain single parents? Statistics Canada reports that the rates of remarriage for divorced people from 1984 to 1986 were 64 percent for women and 76 percent for men. But the trend has been for these numbers to diminish every year, and the rate of divorce for second marriages is higher than for first ones.⁸²

The other problem with using these figures is that so many unions and break-ups are informal nowadays that the official statistics have lost much of their significance. A better approach is to use information from the longitudinal Family History Survey of 1984, which questioned people about their past and present family situations.⁸³

The survey found that never-married mothers were quickest to leave single parenthood: 83 percent were no longer single parents after an average of 3.5 years. Separated and divorced mothers were next: 57 percent had left single parenthood after an average of 5.3 years. Widows took longest, with only 47 percent having a new status after an average of 6.2 years.

Most of the women who stopped being single parents were in new unions. About 40 percent of the widows had stopped for other reasons, probably because their children had grown up and left home. To complicate matters, some of the women who left single parenthood later became single parents again, including close to a third of those who started off as never-married and about ten percent of the other two groups.

Some people react to this information by saying that single parenthood, even in the worst poverty conditions, cannot do so much damage to families since most experience it for only three to six years. This ignores the fact that three to six years may go by relatively quickly for an adult, but it is an enormously long time in the life of a child.

Little research has been done on this subject in Canada, but recent American studies show that growing up in a poor single-parent home may cause serious and irreversible damage to children. The main problem is not so much the absence of the father as the loss of his income.⁸⁴

To start with, children suffer a great deal from losing their homes and friends. This is usually inevitable because the family home has to be sold and the mother and children must move to an apartment in a poorer neighbourhood. Canadian data shows that while two-thirds of two-parent families live in their own houses, more than three-quarters of female single-parent families live in rented accommodations.⁸⁵

A Montreal survey found that single-parent mothers are often discriminated against or harassed by landlords, forcing them to move more frequently than other people.⁸⁶ Studies from different parts of Canada report that the very low incomes of female single

parents force many of them to live in old and sub-standard apartments.⁸⁷

Still other problems arise when mothers who had previously been at home most of the time are suddenly forced to take full-time jobs to feed their families. This abrupt change, added to the mothers' exhaustion resulting from their often grueling schedules, has led some children to remark that they lost not only their father, but their mother, too.⁸⁸

U.S. longitudinal research shows that being brought up in a single-parent family reduces children's chances of completing high school by four to eight percentage points for whites, four to five points for blacks and eight points for native people. The level of the mother's education has an even greater effect on a child's likelihood of dropping out of school. As one study put it, "Such results bode ill for future generations born to teenage single mothers, who often leave school in order to care for their children."⁸⁹

The American research also found that children who were brought up by unmarried, separated or divorced single parents are much more likely to become single parents themselves, to have out-of-wedlock children, to give birth while in their teens, and to be separated or divorced. In all these cases, the increase in risk is much greater for white children than for black ones.

Finally, many children of single-parent mothers feel great anger and resentment when they compare their own dingy existence to the comfortable lives their fathers are enjoying with their second or third families. How can such major differences exist between a man's present and previous families? We will find out in the next section.

Family Law and Marriage Breakdown

How are the incomes of spouses affected by divorce or separation? According to a Justice Department study which interviewed spouses in four Canadian cities within a year after they divorced or separated, women and children are much more adversely affected than men.⁹⁰

In 1986, the study found, nine percent of divorced men and 30 percent of separated men who did not have custody of their children had incomes below the poverty line. As for wives - who had custody of the children in the vast majority of cases - their poverty rates were 58 percent for divorced women and 71 percent for women who were separated.

Women's poverty rates also varied greatly depending on the number of their children. Among divorced women, the proportion in poverty went from 43 percent for those with one child to 89 percent for those with four children or more. Among separated women, 47 percent of mothers with one child were in poverty and 96 percent of those with three children.

What determines this unequal division of resources between ex-spouses? It results partly from their income levels - husbands with low earnings cannot pay much support - and partly from the law.

Two sets of laws regulate financial matters between estranged spouses in Canada. The first are provincial matrimonial property laws, which decide who gets what share of the assets the spouses have when they split up. The second are the laws determining who gets what maintenance or support payments from the other spouse.

The most important of this second set of laws is the federal Divorce Act.

Division of Matrimonial Property

How much difference do matrimonial property laws make? In most of the cases which concern us, not a great deal. Young people usually own little, and 45 percent of the couples who divorced in 1985 had been married for less than ten years.⁹¹

Those most affected are in the relatively small but growing group of divorcing women above the age of 45. For these women, who may have great difficulty earning a decent living if they had centered their energies on their families until their marriages broke up, obtaining a fair share of the family's savings could make a big difference.

Following strong pressure from women's groups, all Canadian provinces introduced legislation in the last 15 years to divide family assets more equitably on marriage breakdown. The result is that in Alberta, Saskatchewan, Manitoba, Ontario and Quebec, most property acquired by either spouse during the marriage is shared equally.⁹²

Although the family home and other assets normally used by the family are shared elsewhere as well, the Atlantic provinces still lag behind by excluding commercial assets - businesses and farms, among others - from the shareable properties. Only some types of businesses are shared in British Columbia.

Of crucial importance to many divorcing older women is the treatment of pension plans, including occupational plans. Along

with the home, the right to a future pension has now become the principal asset of many couples. In a 1981 British Columbia case, for example, the future civil service pension of the husband was valued at \$235,000.⁹³

The laws of most provinces now include the value of occupational pension plans in the property to be shared equally between ex-spouses, but many problems still remain. One is that the method most commonly used to assess the value of these rights greatly underestimates the potential pay-outs. Another is that, except in Manitoba, it is often unclear when and how these rights can be claimed.⁹⁴

The Canada and Quebec Pension Plans have their own rules for dividing the value of their entitlements on marriage breakdown. Under the Canada Pension Plan, equal splitting is theoretically mandatory for all divorced people. (The only exception is in Saskatchewan, which passed special legislation allowing spouses to opt out.) In practice, however, Canada Pension Plan authorities will not split credits unless one of the ex-spouses files an application, and very few ex-wives apply.⁹⁵

Splitting of CPP credits could be made automatic by using the information collected by the Central Divorce Registry of the federal Justice Department. The Quebec Pension Plan already has such a system. QPP administrators get copies of divorce judgments and automatically split the credits of ex-spouses. This is much better than under the Canada Pension Plan, but it is not perfect. Quebec couples, like those in Saskatchewan, can still decide not to have their credits split.

Spousal and Child Support

According to the Justice Department survey mentioned earlier in this chapter, support payments do not amount to much in Canada. In 1986, they averaged 18 percent of the gross income of husbands, leaving most of these men with incomes far above the poverty line. If divorced and separated women and their children had to live on nothing but support payments, 97 percent would have been poor.⁹⁶

On the other hand, the same report showed that small as they are, support payments make a significant difference: 58 percent of the divorced and separated women who received them lived in poverty in 1986, compared with 75 percent of the women who did not. Another report found that single-parent mothers who receive even modest amounts of support stay on welfare for much shorter periods of time than those who receive no support.⁹⁷

The only recent extensive Canadian study of support payments was done in Quebec in 1986.⁹⁸ It surveyed all Quebecers who divorced or applied for a legal separation from 1981 to 1983 and found the following:

* Two out of three of the divorcing or separating couples had dependent children. The mother had custody 80 percent of the time.

* Among mothers with dependent children, only 58 percent had obtained a support order for the children. The other 42 percent bore the burden of bringing up their children all by themselves.

* Close to half of the women who received support payments had total incomes of less than \$10,000. Most of those who were unemployed relied on welfare.

* Half of the support payments were for a total of \$260 a month or less, and the average was \$368 a month. Only a third of the payments were indexed to the cost of living.

* Sixty-three percent of the women received the full amount of their payments, 14 percent received part of them and 23 percent received nothing. Eighty-three percent of those who defaulted on their payments were employed.

* Only 28 percent of the women had entered a new union (legal or common law), while 70 percent of the men had.

These figures give an appalling picture of the life of Quebec single-parent mothers. They are even more appalling considering the high cost of raising a child. A Statistics Canada economist-demographer estimated that, depending on the age of the child, the cost of a first child in 1982 was between \$192 and \$533 a month for a low standard of living and between \$250 and \$708 a month for an average standard of living. A second child cost 80 percent of those amounts.⁹⁹

The current plight of single-parent mothers could easily be worse than reported in the Quebec study because the federal Divorce Act of 1985 places greater emphasis on the need for ex-spouses to become self-sufficient "within a reasonable period of time." Since it became law, courts everywhere in the country have been cutting down on spousal support.

By mid-1989, family law practitioners had seen so many cases of grossly unfair judgments under the new Act that prominent members of the Canadian Bar Association called upon the federal Department of Justice to report publicly on its social, legal and economic impact. The promoters of this resolution said it was

prompted by "seeing too many of their middle-class female clients being relegated to lives of relative poverty."¹⁰⁰

The bad reports are coming in from all parts of the country. Lawyers from Nova Scotia charge that judges are often unrealistic about the capacity of mothers in their twenties and thirties to become self-sufficient: "Although they can theoretically get themselves back up to speed, their (child care) responsibilities are such that they can't practically do it."

Lawyers from British Columbia underline the problems of wives in the "danger age" of 45 to 55 who have not had a paid job for 20 to 30 years. They report that ex-wives of that age are getting cut off without any support, even when they have very low salaries or no salaries at all. The principle behind the equal division of property has also been completely subverted, other lawyers say, since ex-wives are often expected to exhaust all their capital before becoming eligible for support.¹⁰¹

Under this new "clean break" approach to divorce, women who spent decades devoting themselves to their families are increasingly being told that the permanent reduction in their earning capacity does not entitle them to any long-term compensation. These developments have led one U.S. judge to say that society should "reclassify the traditional all-American concept of Mom and apple pie and re-label it a most hazardous occupation that all young girls should be dissuaded from."¹⁰²

The situation regarding child support is just as bad. The Canadian law professor who co-authored a recent national study on the subject called the meagreness of child support awards "a national scandal." The report concludes that awards rarely cover even half of the direct cost of supporting children, while

the indirect costs in terms of the custodial mothers' time and energy are not compensated at all.¹⁰³

The theory on child support payments is admirable. According to a respected judge, payments should be set by first establishing what is needed to support the children adequately, taking their previous standard of living as reference, and then dividing this amount between the parents according to their respective financial capacities. The fact that the household where the children live might end up with a higher standard of living than that of the other parent should not be a barrier or a problem.¹⁰⁴

The practice in most courts bears little resemblance to this ideal. Instead, the starting point is normally the father's income minus his debts and living expenses, and judges very often have pre-set, low child support amounts in mind.¹⁰⁵

When the mother is on welfare, the award is frequently set very low or at the level of the welfare child support exemption. This exemption is the amount of support a welfare recipient can receive without having her welfare payments diminished. Many provinces - including Quebec and Ontario - do not have an exemption and reduce welfare benefits by a dollar for each dollar of support.

These approaches totally ignore the fact that if the father does not pay an adequate share of the children's costs, the mother is going to have to bear the shortfall. It assumes that fathers should always be guaranteed an acceptable standard of living, even if it means that mothers and children are reduced to subsisting on welfare payments far below the poverty line.

The apparent assumption that child support payments make little difference to welfare mothers, since they are partly or fully deducted, can do a great deal of damage in the long term. If these mothers subsequently get paid jobs, they will probably be unable to return to court to obtain increases in child support.

The most difficult complication in the support issue is remarriage. Most divorced men remarry, and many of them have children from their new unions. The law does not say what effect these new responsibilities should have on husbands' previous responsibilities, and individual judges have different views. A few believe the first family should have priority, some try to balance the needs of both, but the trend is in favour of the second family taking precedence because it is in the "public interest" that the new family succeed and prosper.¹⁰⁶

Finally, there is the question of enforcing support payments. Even if a single-parent mother has obtained a support order, there is no guarantee that she will be able to collect. Until the last few years, in fact, there was a good chance that she never would.

The enforcement of support payments has improved in most provinces, prompted mainly by the desire to reduce welfare rolls.¹⁰⁷ Following the lead of Manitoba, most jurisdictions now have automatic, government-run collection systems. However, newspaper reports in Alberta and Ontario have noted long delays and huge backlogs of cases. The Quebec system, which is not automatic but based on complaints, takes four months or more to collect outstanding support.

The federal government has also begun to lend a hand. In 1986, it passed legislation to help locate people who default on

their support payments and to permit the seizure of monies which the federal government owes to defaulters. These include income tax refunds, unemployment insurance payments, interest on Canada Savings Bonds, benefits from the Canada Pension Plan, and the Old Age Security pension.

Between May 1988 and November 1989, the federal Justice Department seized \$9 million in federal payments from men (and a few women) who owed almost \$110 million in child and spousal support. In many cases, however, provincial laws placed a 50-percent limit on the amount of any federal payment that could be seized to pay support.¹⁰⁸

Overall, Canadian financial arrangements between family members upon marriage breakdown are very unsatisfactory. As predicted by those who saw it happen in the United States, women's greater participation in the labour force and fairer sharing of property on divorce are widely used as excuses to deny even long-term housewives decent support payments.¹⁰⁹

As we will see later in this chapter, some European countries chose a different path. They reacted to similar developments by strengthening fathers' obligations and government support to single-parent families. Unless Canada does the same, rising rates of marriage breakdown will continue to shift an ever-growing share of responsibility for children onto the shoulders of our society's poorest parents.

The Role of Welfare

Because they do not receive fair support payments, because motherhood has restricted their employment experience and because subsidized child care is in desperately short supply, many single-parent mothers are forced to resort to welfare.

We do not know how many Canadian single-parent mothers rely on social assistance at some point in their lives, nor do we have national data on the number of single-parent mothers on welfare. We do know that in March 1987 female single parents made up 20 percent of the welfare caseload in Quebec and roughly 30 percent of the caseload in Ontario.¹¹⁰

Most single-parent mothers use welfare only once and for a relatively short period. Half of them go on welfare when their marriages or other unions break up and stay on it for less than two years. Younger single-parent mothers with one child are quickest to leave. Those with two children or more stay for longer periods. Female single parents aged 45 and over are generally considered unemployable and permanent welfare recipients.

By all accounts, life on welfare is no bed of roses. The National Council of Welfare's 1987 report Welfare in Canada: The Tangled Safety Net showed that welfare incomes for a single parent with one child ranged between 59 percent and 84 percent of the poverty line.¹¹¹

The main consequence of extremely low benefits is that single-parent mothers (and all other welfare recipients) are forced to use their food money to pay the rent. Very few have access to public housing or housing subsidies, which is not

surprising since social housing accounts for less than five percent of the Canadian housing stock.¹¹²

Canada Mortgage and Housing Corporation reports that 40 percent of female single parents under 65 have "core" housing needs, meaning their housing is either too crowded, physically inadequate or costs more than 30 percent of their total income.¹¹³ In the Atlantic provinces, many single parents pay more than 50 percent of their income for an apartment. Families on social assistance in New Brunswick spend more than 65 percent of their income for rent.¹¹⁴

Asked what they felt most deprived of, Quebec single-parent mothers on social assistance answered that food was the most important. The majority said the problem was not so much the quantity of food, but the lack of variety and poor nutritional value of what they could afford. Some said they had to skip meals themselves at the end of the month to be able to feed their children.¹¹⁵

The Importance of the Canada and Quebec Pension Plans

Although the proportion of widowed mothers among single parents has been falling in recent decades, they still accounted for 27 percent of all female single parents in 1986. How are these women doing? How well are they treated by the Canada and Quebec Pension Plans?

Studies by Health and Welfare Canada show that the average CPP or QPP benefit paid to widows under age 65 with at least one child under 18 was \$3,009 in 1985. Sixty-three percent of all widows under 65 with children under 18 had earned income that

same year amounting to \$11,710 on average. Twenty-five percent were receiving welfare payments that averaged \$5,212.¹¹⁶

From these figures, it is clear that many one-parent families headed by widows were living in poverty. The 1985 poverty lines were \$13,501 for a family of two in a large city and \$18,061 for a family of three.

Under the Canada Pension Plan, surviving spouses under age 65 are eligible for lifelong pensions. Until age 65, their benefits are made up of one portion that is the same for all survivors and one portion that is related to the earnings of the deceased contributor. In 1989, the flat-rate portion was \$1,236 a year and the maximum earnings-related portion was \$2,503 a year, so the maximum total survivor pension was \$3,739. (CPP survivor pensions for widows aged 65 and over are described in Chapter VII, where we examine the sources of income of unattached elderly women.)

Children of deceased CPP contributors are entitled to flat-rate benefits that amounted to \$1,236 a year for each child in 1989. Children are eligible if they are under 18 or full-time students aged 18 to 24.

Quebec Pension Plan benefits for surviving spouses under age 65 and for children are very different. In 1989, maximum survivor pensions amounted to \$5,672 a year for widows and widowers under age 55 and \$6,557 for those aged 55 to 64. Children's benefits were only \$348 a year.

In September 1987, the Minister of National Health and Welfare published a Consultation Paper recommending far-reaching changes in Canada Pension Plan benefits for surviving spouses

widowed before age 65, and a modest increase in benefits for children.¹¹⁷

Under a transitional benefit structure, the flat-rate portion of the survivor pension would be doubled. That would have increased the maximum benefit in 1989 to \$4,976 a year from the current maximum of \$3,739, an increase the National Council of Welfare supports.

Unfortunately, the federal government also proposed to phase out these transitional arrangements over a period of years and introduce an entirely new system. The new system would feature large increases in survivor benefits, but only for three years or until the youngest child reached the age of seven. The benefits would then be phased out over a period of two years, after which there would be no survivors' payments at all.

These proposals for an entirely new system were strongly criticized by women's groups and by the National Council of Welfare in a 1990 report entitled Pension Reform. The Council wrote that if the proposals were implemented, tens of thousands of widows would lose their benefits in short order, even if they had no experience in the labour force when they were widowed.¹¹⁸

International Comparisons

How does Canada compare with other countries in its treatment of single-parent mothers? A study of seven developed countries, which compared poverty rates for single-parent mothers, concluded that Canada ranks among the worst.¹¹⁹

By using standardized poverty calculations, the study found that the countries fell into three main groups. Sweden and Norway were ahead of all the others, with poverty rates for single-parent mothers of 11 and 18 percent respectively. Next came Switzerland and the United Kingdom, with 21 and 29 percent of single-parent mothers in poverty. Last and far behind were Canada (with 49 percent of single-parent mothers in poverty), the United States (55 percent) and Australia (55 percent).

The main difference between the Scandinavian countries and the rest is that Sweden and Norway have explicit family policies which led them to introduce generous benefits for parents in general and for single-parent mothers in particular. Sweden's programs for families include a universal family allowance, a major income-related housing allowance and an "advance maintenance payment" system.¹²⁰

The advance maintenance program provides tax-free, universal benefits that amounted to \$1,974 per child under 18 in 1989. All Swedish single parents receive these payments in full, regardless of the level of their incomes. The cost is then recovered from non-custodial parents up to the maximum specified in their child support order or the full benefit, whichever is lower. The sums recovered represent about 40 percent of total pay-outs.¹²¹

Advance maintenance payments achieve three main goals. First, they provide a minimum guaranteed income for all children of single parents. Secondly, they transfer the full responsibility of collecting support payments for children onto the government. Finally, they encourage single-parent mothers to take paid jobs because, unlike social assistance, the advance payments are not reduced when their recipients earn income from other sources.

Because it has been so successful in reducing poverty among single-parent families, the Swedish advance maintenance program has generated a great deal of interest around the world. So far, Switzerland and New Zealand have introduced modified versions of the same idea, and the United States has approved a demonstration project in the state of Wisconsin, which already has a good automatic, state-run maintenance collection system.¹²²

The Wisconsin Child Support Assurance System, as the experiment is called, was scheduled to begin in two counties in 1990. Once in operation, it will give all single parents flat-rate benefits ranging between \$3,000 a year for one child to \$5,652 a year for six children or more. It is hoped that a large proportion of these payments will be recovered from non-custodial parents.¹²³

If this initiative proves successful and spreads to other American states, it will no doubt stimulate strong pressures to introduce a similar program in Canada.

Recommendations

All the recommendations we made in the previous chapter concerning motherhood could play an important role in improving the situation of single-parent mothers and their children. In particular, affordable and accessible high-quality child care services are essential to enable single parents to earn their own living and become financially independent.

In addition, changes are needed in a number of other areas.

Surveys of unwed mothers reveal that inadequate contraception information and services are at least partly responsible for the increase in out-of-wedlock births in Canada in recent years.¹²⁴ As we saw earlier, very early childbirth is one of the causes of marriage breakdown and poverty.

Recommendation #12. All levels of government should increase their commitment to providing all young Canadians with adequate sex education and to giving them easy access to contraceptive counselling and supplies.

Extremely low social assistance rates make it impossible for most Canadian welfare recipients and their children to have adequate meals. The link between poor nutrition in pregnant mothers and young children and conditions such as retardation, deformity, nervous disability and physical handicap is well established.¹²⁵

Recommendation #13. The National Council of Welfare repeats its 1987 recommendation that the provinces set their social assistance benefits at levels that are realistically related to recipients' needs, and that benefits be increased at least once a year in line with rises in the Consumer Price Index.

The federal government has proposed changes in Canada Pension Plan survivor benefits for people who become widowed before age 65. The transitional proposals would increase benefits while keeping much of the current system intact. Unfortunately, these arrangements would eventually be replaced by an entirely new system that would provide much higher benefits, but over a very limited number of years.

Recommendation #14. The federal government should proceed with its transitional proposals to increase survivor benefits under the Canada Pension Plan, but abandon plans for an entirely new system.

Both the Canada and Quebec Pension Plans provide for credit-splitting on divorce to give former spouses equal CPP or QPP benefits for the years they were together. However, the methods used by both plans to achieve this goal contain serious flaws.

Recommendation #15. Credit-splitting under the Canada and Quebec Pension Plans should be automatic, mandatory and as immediate as possible following marriage breakdown.

In the 1979 version of Women and Poverty, we recommended that all provinces and territories amend their matrimonial property laws to give separating and divorcing spouses half the value of all the assets they worked together to accumulate during their marriage. Unfortunately, this has not been fully implemented everywhere.

Recommendation #16. The National Council of Welfare once again asks all provinces and territories, particularly the Atlantic provinces, to review their matrimonial property laws to ensure that they give separating and divorcing spouses half the value of all the assets they acquired during their lives together, including businesses, farms and pension rights.

The new federal Divorce Act of 1985 did a great deal of harm to women and children by failing to establish clear criteria for entitlement to support payments.

Recommendation #17. The Divorce Act should be amended as soon as possible to include the following:

- * When young children are present, the overriding factor in granting support should be that the children have the same standard of living as their higher-income parent.
- * When a divorcing homemaker needs training before entering or re-entering the labour market, the support provided should not be restricted to short-term training, but should also include long-term post-secondary or university education if it is appropriate.
- * In the case of long-term homemakers over the age of 45, the main criterion in granting support should be equalizing the standards of living of the ex-spouses for the rest of their lives.

Current methods of establishing the amounts of support obligations are unfair. Many Canadian judges assume that a marriage of ten or 15 years with periods out of the labour force does little harm to women's earning capacity, while some American studies find that earning power diminishes by 1.5 percent for each year out of the labour force, and by as much as 4.3 percent a year for college graduates.¹²⁶

As we saw earlier, child support is also often set at unrealistically low amounts. To correct this, other countries, including the United States, have made the use of objective methods for calculating support payments mandatory in the courts.¹²⁷

Recommendation #18. The National Council of Welfare recommends that:

- * The federal Department of Justice, in consultation with all interested parties, develop fair child support schedules and make their use mandatory in all cases of divorce.
- * The Divorce Act be amended to require the automatic indexation of all support payments to the cost of living.
- * The federal Department of Justice commission studies to determine the loss of earning capacity women suffer when they assume family responsibilities for different periods of time, the goal being to produce clear and objective data which divorcing women could use in court.

The enforcement of support obligations has improved in recent years, but complaints in many provinces demonstrate a lack of adequate government resources for these services.

Recommendation #19. All provinces and territories should allocate the necessary resources to ensure the speedy enforcement of all spousal and child support obligations.

The present treatment of single-parent mothers in Canada is unacceptable. In addition to being burdened with very heavy family responsibilities, these women often have to carry on without any help from the fathers of their children.

The cheapest and quickest way to improve the situation would be for provincial governments to make advance payments to ex-spouses of the amount of support ordered by the courts or

agreed upon in spousal agreements. The governments would then recover these sums from the spouses who owe them.

Such a program would greatly help many single parents by making their incomes much more predictable and stable and by removing an important cause of stress and anxiety from their lives. It would also act as a strong incentive for the provinces to maintain the most efficient support system possible, since they would wind up paying the bill if they could not get non-custodial spouses to pay.

Recommendation #20. Provincial governments should make advance payments of support monies to single parents who are entitled to them through court orders or spousal agreements. These sums, which would then be recovered from the spouses who owe them, should be reviewed by the courts every 12 to 18 months.

VII. POVERTY AND LIVING ALONE

Within the last generation, there has been a substantial increase in the proportion of Canadians who live outside families. The greatest changes have been among separated and divorced people who are childless or do not have custody of their children, and among older widows.¹²⁸

As we saw in Chapter II, unattached women who live alone or with non-relatives have the highest poverty rates after single-parent mothers: 44 percent of those aged 65 and over were poor in 1987, and 33 percent of those under 65.

Figure F shows detailed poverty rates by age for women who were living outside families in 1977 and 1987.¹²⁹ The overall poverty rate of unattached women went down from 50 percent to 37 percent, with most of the reduction coming from elderly women. Elderly women are no longer the poorest among the unattached.

The only rate that went up instead of down between 1977 and 1987 was the one for unattached women aged 16 to 24, who now have the highest poverty rate at 53 percent. This increase in poverty among young women has had little impact on overall poverty figures because as a result of our falling birth rates, young women represent a shrinking portion of the population.

Poverty Rates of Women Living Outside Families, 1977 and 1987

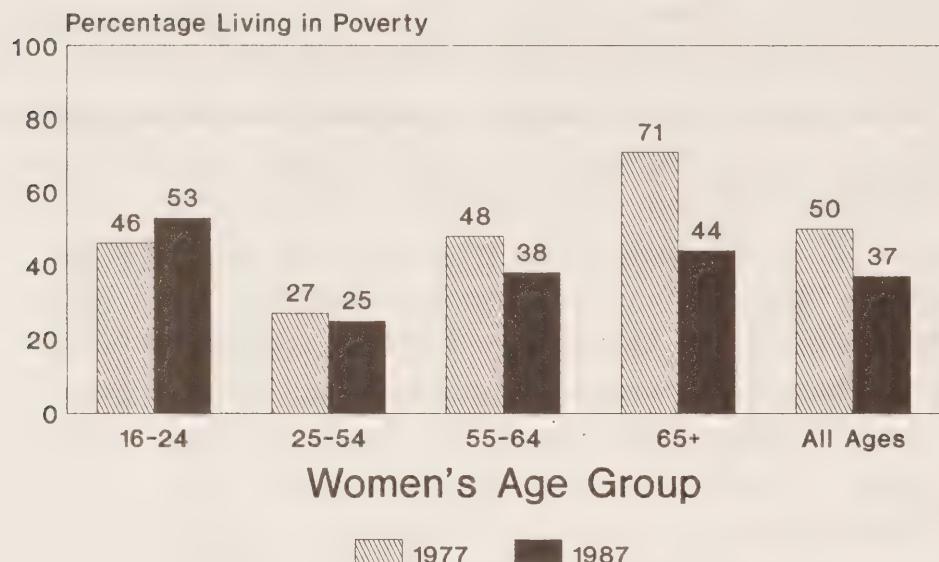


Figure F

In the rest of this chapter, we will focus more closely on the three groups of unattached women who have especially high rates of poverty: the young, those aged 55 to 64, and those 65 and over. We will also review the little that is known about the most destitute of Canada's poor women, the homeless.

Unattached Young Women Aged 16 to 24

The long-term trend has been for more unmarried young people to leave their parents' homes and set up their own households, but there has been a reversal in this pattern in recent years. Between 1981 and 1986, the percentage of unmarried women aged 15 to 19 who lived with their parents increased from 90.5 percent to

91.4 percent. Among those aged 20 to 24, it went from 59.3 percent to 63.3 percent.¹³⁰

The proportion of unmarried young men living with their parents also went up during that period. By 1986, 92 percent of men aged 15 to 19 were still in their parents' homes and 71.2 percent of the 20-to-24-year-olds. As these figures indicate, men are more likely than women to stay with their parents.

It is unclear whether this tendency to stay home will continue. On the one hand, the percentage of young people who are full-time students may continue to rise. On the other hand, more young people may be able to afford their own households if economic conditions improve.

To ease the transition from their parents' homes to independence, the majority of unattached young women and men do not live by themselves but move in with other people. In 1987, only 38 percent of the unattached aged 16 to 24 lived alone. Fifty percent lived with other unattached roommates and 12 percent lived with unrelated families.¹³¹

Lack of money is also a factor in deciding to share accommodation, as demonstrated by the fact that fewer unattached low-income young people live on their own. Thirty-three percent of poor unattached young women lived alone in 1987, compared with 44 percent of the non-poor.

Large numbers of young people who leave their parents' homes seem to have great difficulty making ends meet. As Table 14 shows, about half of unattached young women had incomes below the poverty line throughout the last decade, while the poverty rate of young men fluctuated wildly over the years. By 1987,

53 percent of young women and 46 percent of young men had incomes below the poverty line.

TABLE 14

POVERTY RATES OF UNATTACHED 16-TO-24-YEAR-OLDS

	<u>1977</u>	<u>1981</u>	<u>1987</u>
Women	46%	47%	53%
Men	37%	30%	46%

Dismal as they are, these figures only tell part of the story. The other part, which we saw in our discussion on the depth of poverty in Chapter II, is that the incomes of poor unattached young people are the lowest of all in relation to the poverty line. In 1987, 52 percent of poor unattached young women and 48 percent of the men had incomes that reached less than half the poverty line. Eighteen percent of both sexes had incomes amounting to less than a quarter of the poverty line.

Why do unattached young adults have such high poverty rates and such incredibly low incomes? One of the reasons is that about 20 percent of them are full-time students. Almost all of these students show up in the statistics as being poor, which may not really be the case because many of them receive money from their parents that is not declared as income.

For the rest, the main problem is the lack of full-time jobs. Of all poor unattached young people, only 14 percent of the women and ten percent of the men were employed on a full-time, year-round

basis in 1987. Of the more than three-quarters of both sexes who had less regular employment, some wanted part-time or part-year work because they were students, but many were simply unable to find full-time permanent positions.

Finding paid jobs of any kind is difficult for young people, as the unemployment figures show. The official jobless rates for 15-to-24-year-olds were 15 percent for men and 12 percent for women in 1987. We do not know how many unattached young people are involuntary part-time or part-year employees, but among all 15-to-24-year-olds who had part-time positions in 1987, 21 percent of the men and 25 percent of the women said they would have preferred full-time jobs but could not find any.¹³²

Even a full-time job is no guarantee against poverty. Studies show a net reduction in the average hourly wages of young people - especially young men - between 1981 and 1986. For full-time employees, industrial restructuring was the main cause. It led to a substantial drop in the proportion of young employees who were in higher-paying industries such as natural resources and manufacturing, and a corresponding increase in consumer services (such as fast-food restaurants).¹³³

By 1986, close to 40 percent of full-time employees aged 16 to 24 worked in consumer services. They were most affected by the erosion in the value of minimum wages which we discussed in Chapter IV. By 1989, for example, a Torontonian employed full-time at the minimum wage earned \$3,600 less than the poverty line for a person who lives alone. Some provinces have even lower minimum wages for employees under age 18 or for students.¹³⁴

Worst off are unemployed young people who must resort to welfare. Our report Welfare in Canada: The Tangled Safety Net

found that eight provinces had social assistance rates for single employable people which were below 50 percent of the poverty line in 1986.¹³⁵ As we will see later in this chapter, extremely low welfare rates for singles are among the main causes of homelessness in Canada.

Given all the above, it is not surprising that at least part of the reduction in Canada's marriage and birth rates has been attributed to the worsening financial situation of young people.¹³⁶ Unless things improve, many young women and men could remain unattached because they cannot afford to get married and have children.

Unattached Women Aged 55 to 64

It has been said that low-income unattached women aged 55 to 64 are in a terrible bind because they are too old to start new jobs and too young to retire. Their major problems are the near impossibility of entering or re-entering the labour market and the inadequacy of our pension system.

Information about the marital status of low-income unattached women aged 55 to 64 is not easy to come by. The only published data is from an Ottawa study which found that 55 percent of these poor women were widowed, 26 percent were separated or divorced, and the other 19 percent had never married.¹³⁷

Information on the employment status and sources of income of poor and non-poor unattached women aged 55 to 64 shows just how different these two groups are.

Among those who were not poor in 1987, 66 percent were employed, mostly on a full-time year-round basis. We have no income figures for unattached women aged 55 to 64, but non-poor unattached women aged 50 to 64 had average incomes of \$25,700. This included average earnings of \$23,100 for those with paid jobs, which was much higher than the average earnings for employed women of all ages (\$14,200). In addition, two-thirds of non-poor unattached women aged 50 to 64 had pension benefits or income from investments averaging \$9,000.¹³⁸

Among the poor unattached women, 83 percent did not work for pay in 1987. Data for low-income unattached women aged 50 to 64 shows total average incomes of \$6,500, with the main source being social assistance. Only a third of these poor women aged 50 to 64 had pension benefits or income from investments, and the ones who did received only \$2,500 on average.

The incomes of poor unattached women aged 50 to 64 were also very low in relation to the poverty line. Their average incomes equalled 60 percent of the poverty line in 1987, and one in four had incomes reaching less than 50 percent of that line.

Although this needs to be verified by further research, these figures appear to indicate that unattached women aged 55 to 64 who are not poor spent their lives concentrating on their careers, while poor unattached women of the same age mainly stayed home to care for their families.

Surprisingly, the drop in the poverty rate for unattached women 55 to 64 - from 48 percent in 1977 to 38 percent a decade later - is not related to their paid employment.

In 1977, 38 percent of unattached women aged 55 to 64 had full-time year-round positions, 14 percent had less regular paid jobs and 48 percent stayed home. In 1987, only 30 percent had full-time year-round paid work, 18 percent had less regular employment and 52 percent were outside the labour force.¹³⁹

The likely explanation for the reduction in poverty among these women was the coming into force of new pension programs that were of particular importance to widows. Only women who were widowed in 1976 and subsequent years qualified for full survivor benefits under the Canada and Quebec Pension Plans. It was not until 1985 that Spouse's Allowance payments were made available to all widows and widowers in need aged 60 to 64.

As we saw earlier in this section, widows make up the largest single group among the unattached women aged 55 to 64. We should not be surprised that many of them are poor because nine percent of married couples with husbands of that age lived in poverty in 1987. Poor wives are also at greater risk of becoming widowed prematurely because low-income husbands do not live as long on average as husbands with higher incomes.¹⁴⁰

Even if the couple was above the poverty line when the husband was alive, there is no guarantee that the wife will receive a decent pension when he dies. In 1988, only 51 percent of employed men were members of occupational pension plans, and of those who were members, less than half were in plans that paid continuing benefits to surviving spouses.¹⁴¹

The Canada and Quebec Pension Plans are much better, since everyone with earnings above a minimal level participates, and survivor benefits are mandatory. But the survivor benefits paid

under the Canada Pension Plan are very low: maximum payments amounted to \$3,739 a year in 1989 for spouses aged 55 to 64. The Quebec Pension Plan is much more generous, with maximum survivor benefits of \$6,557 in 1989 for that age group.

The recommendations for larger CPP survivor pensions we made in Chapter VI when we talked about widows with children would also help boost the incomes of widows without children at home. Conversely, widows aged 55 to 64 would be the main victims of the federal government's proposed long-term changes to CPP survivor benefits which were described in that earlier section.

Divorced women aged 55 to 64 are penalized by the fact that the CPP and QPP pay survivor benefits only to spouses, not to ex-spouses. If a couple divorces and the man subsequently dies, his ex-wife gets no survivor benefits, even if she had been receiving support payments from the deceased. If the man remarries before he dies, the entire survivor pension goes to the new wife.

Low-income women aged 60 to 64 who are single, separated or divorced have another pension problem - their ineligibility for the Spouse's Allowance. When this federal benefit was created in 1975, it was meant to help low-income couples where one spouse was over 65 and the other aged 60 to 64. It now also covers all low-income widows and widowers aged 60 to 64, but low-income single, separated, divorced and married people of the same age are still not eligible.

For these women, and many others who find themselves poor and alone between the ages of 55 and 64, the only alternatives are to struggle on social assistance or to find paid jobs. Getting a job is easier said than done, however, because age is the principal

reason which prevents women from entering or re-entering the labour force. As the study in Ottawa said, "Desperation has prompted many women in this age bracket to lie about their ages in order to improve their chance of being employed ..." ¹⁴²

One Ottawa woman, after what she thought had been a very good interview for a job as a store clerk, heard that someone else had been hired. She asked how old the new employee was, and was told 27. Let's face it, she said, "Who's going to hire someone 60 years old and hasn't worked for 20 years?"

Unattached Elderly Women

The most important difference between the sexes in old age is that the majority of the men live with their wives while most of the women live alone or with non-relatives. This may seem strange, since it takes a person of each sex to make a married couple, but it is less surprising when we remember that a typical woman marries a man who is older than she is and who has a shorter life expectancy.

As the census data presented in Table 15 on the next page demonstrates, this discrepancy in marital status is very large and increases with age. Among Canadians aged 65 to 69, 60 percent of the women are married compared to 84 percent of the men. For those aged 80 and above, only 15 percent of the women have a spouse, compared to 58 percent of the men. ¹⁴³

TABLE 15

MARITAL STATUS OF ELDERLY CANADIANS, 1986

<u>Age</u>	<u>Married</u>		<u>Widowed and Divorced</u>		<u>Never Married</u>	
	<u>Women</u>	<u>Men</u>	<u>Women</u>	<u>Men</u>	<u>Women</u>	<u>Men</u>
65-69	60%	84%	33%	9%	7%	7%
70-74	47%	80%	45%	12%	8%	8%
75-79	33%	74%	57%	18%	10%	8%
80+	15%	58%	75%	33%	10%	9%
ALL 65+	41%	77%	50%	16%	9%	7%

Marital status is very important in determining whether or not older Canadians are poor. As shown in Table 16 on the next page, married seniors, including three-quarters of the men, had a poverty rate of seven percent in 1987. By contrast, seniors living alone or with non-relatives, where most women are found, had much higher rates of poverty which increased sharply for women with advancing age.¹⁴⁴

At 75 years and over, according to the table, 50 percent of unattached elderly women lived in poverty. Their real poverty rate was probably much higher because the Survey of Consumer Finances on which these poverty figures are based excludes people who live in institutions.

TABLE 16

POVERTY RATES OF ELDERLY CANADIANS, 1987

<u>Age</u>	<u>Living With Spouses</u>	<u>Living Alone Or With Non-Relatives</u>	
	<u>Women and Men</u>	<u>Women</u>	<u>Men</u>
65-74	6%	38%	23%
75+	7%	50%	29%
ALL 65+	7%	44%	26%

Why are the unattached elderly so much poorer than elderly couples? Part of the answer is that federal income security programs are effective in protecting most senior couples from poverty, but fall far short of that goal in the case of seniors who live alone.

In 1989, maximum benefits from the Old Age Security pension and the Guaranteed Income Supplement fell \$1,867 short of the poverty line for a couple living in a large city. For unattached pensioners living in a large city, the gap amounted to \$3,393.¹⁴⁵

The other reason for the much higher poverty rate of elderly women is that they are less likely than men to receive income from occupational pension plans, the Canada and Quebec Pension Plans and investments. Table 17 shows the proportion of seniors' incomes which came from these sources in 1987, and how much each provided.¹⁴⁶ Other income sources such as life insurance, annuities and earnings were lumped in with investments because the average sums they produce are very small.

TABLE 17

COMPOSITION OF THE INCOMES OF CANADIANS 65 AND OLDER, 1987

<u>Type of Income</u>	<u>Women</u>		<u>Men</u>	
	<u>Average Amount</u>	<u>Percent of Total</u>	<u>Average Amount</u>	<u>Percent of Total</u>
Old Age Security and Guaranteed Income Supplement	\$ 4,837	43%	\$ 4,320	25%
Canada and Quebec Pension Plans	1,462	13%	3,111	18%
Occupational pensions	1,237	11%	3,975	23%
Investments and other	<u>3,712</u>	<u>33%</u>	<u>5,876</u>	<u>34%</u>
TOTALS	\$ 11,248	100%	\$ 17,282	100%

The federal Old Age Security pension and Guaranteed Income Supplement is the only income source which provides more money on average to women than to men. This is not surprising since the Guaranteed Income Supplement is an income-tested benefit that gives the largest payments to people with the lowest incomes.

The biggest gap is for income from occupational pension plans. The average amount women 65 and over received from that source in 1987 was 31 percent of the average received by men - \$1,237 for women compared to \$3,975 for men. The difference in Canada and Quebec Pension Plan benefits was also substantial, with women receiving 47 percent of the benefits of men.

Are the pension entitlements of men and women getting much closer as more women join the labour force? It is doubtful at this point.

Neither sex is well served by occupational pension plans, with only 37 percent of employed women and 51 percent of employed men participating in them in 1988.¹⁴⁷ For those who are covered, pension benefits depend a great deal on the level of earnings and the frequency of work interruptions, so women's future income from these plans will probably still be very inferior to men's.

The Canada and Quebec Pension Plans have a lot more potential. CPP and QPP benefits are also based on earnings, but the plans cover all paid workers and include a very important feature for women: allowing them to take time off from their paying jobs without pension penalty while their children are young. The effect of this "child-rearing drop-out" provision, as it is called, is to provide continuous and free CPP and QPP coverage to parents of children under the age of seven at their usual level of earnings.

Unlike most occupational pensions, the Canada and Quebec Pension Plans are fully transferable from job to job, and benefits are completely protected against rises in the cost of living. Both features are very important for women, because they change jobs more often and have longer lives ahead of them in which to suffer from the effects of inflation. Women who survive to age 65 can expect to live another 20.2 years, compared to 15.5 years for men.¹⁴⁸

The main difficulty with the CPP and QPP, as we already saw in the case of widows aged 55 to 64, is that benefits are much too

small. Pensions for surviving spouses aged 65 and over are set at 60 percent of the deceased spouse's retirement benefit, with the maximum survivor pension amounting to \$4,005 a year in 1989.

Under new proposals for the Canada Pension Plan put forward by the federal government in 1987, the maximum pension would go only to surviving spouses whose unions had lasted 40 years or longer. Benefits to the others would vary depending on the length of their relationships. This would reduce survivor pensions in a large proportion of cases.

The retirement benefits of the Canada and Quebec Pension Plans are also inadequate. Retirement pensions amount to only 25 percent of a person's average lifetime earnings up to a maximum pension of \$6,675 a year in 1989.

To find out how newly-retiring women are doing, we obtained information on Canada Pension Plan recipients aged 65 to 69 in June 1989. The results show that women are still very far behind. Only 57 percent of the female pensioners of that age were receiving retirement benefits from the CPP, compared to 96 percent of the men. For those who received benefits, women's lower earnings produced pensions of \$3,120 a year on average compared to an average of \$5,340 for men.¹⁴⁹

A pension of \$3,120 from the Canada or Quebec Pension Plan, combined with the Old Age Security pension and the Guaranteed Income Supplement, produced a total income of \$10,204 in 1989. This was above the estimated 1989 poverty line for a person who lives alone in a rural area (\$8,901), but well below the poverty line for a city with a population of 500,000 or more (\$12,037).

How does being poor affect the everyday lives of elderly women? It means they have to sell their homes when their husbands die, because they need the money to live and cannot afford to hire people to do jobs such as cleaning the eavestroughs, shovelling snow and fixing the roof.¹⁵⁰

Because their old neighbourhoods have few apartments to rent, most of these women have to move elsewhere, leaving their friends behind and paying a higher price for often sub-standard apartments. A lucky few get public housing or housing subsidies, but these are in very short supply. Canada Mortgage and Housing Corporation estimates that 44 percent of unattached elderly women had "core" housing needs in 1985, which means that their housing was either inadequate or cost more than 30 percent of their income.¹⁵¹

Being poor also means that most older women cannot afford cars or taxis. Seniors often complain about train and bus services that are less frequent when they need them most, in the evenings and on Sundays. Many also have problems with the physical design of public transport facilities. As one old woman put it, bus steps a foot and a half high are not designed for human beings, let alone for old ladies with stiff joints. After a while, it becomes simpler to stay home, and even trips to the doctor become major expeditions.¹⁵²

Most devastating for seniors is the combination of having no money and no spouse. When men get older and frailer, most of them have built-in housekeepers and nurses - their wives. Women are not so fortunate. In the absence of adequate supports such as visiting nurses, professional homemakers and Meals on Wheels, most widows must do without minimal comforts or must turn for help to the second most important caregivers in families, their daughters.

Middle-aged daughters have been called the "sandwich generation" because they are caught between the needs of their parents and those of their own jobs and families. A national U.S. survey found that a quarter of caregiving daughters had children under 18, 44 percent were employed, and 12 percent had been forced to leave their jobs to care for their aged parents. Most caregivers spent about four hours a day, seven days a week, helping their needy relatives, for periods lasting from less than six months to more than 40 years.¹⁵³

According to demographers, longer life expectancy and delayed childbearing mean that a growing proportion of women will have to provide care both to children under the age of 18 and to elderly parents in the future. Otherwise, fewer frail elderly people will live with their relatives or in their own homes, and more of them will live in institutions.

There are indications that this is already happening in Canada. Between 1971 and 1986, the number of women aged 75 or more living in institutions increased by 127 percent, far outpacing the 68-percent increase in their population. As a result, the proportion of women aged 75 and over who were in institutions rose from 14 percent to 19 percent. Among those aged 85 and over, 41 percent of the women lived in institutions in 1986, compared with 28 percent of the men.¹⁵⁴

Good institutions for incapacitated old people are in short supply. Only seniors who can pay top dollar are assured of receiving adequate care in a relatively pleasant environment. For most elderly women, finding a decent place to end their days is life's last game of chance.

Homeless Women

To date, homeless people have not been included in censuses and surveys. It is therefore very difficult to know how many homeless people there are in Canada and how many of them are women.

The Canadian Council on Social Development, as part of a project for the International Year of Shelter for the Homeless in 1987, made an attempt at estimating their number. The result, based on interviews with service providers from all parts of the country, was a guestimate of 130,000 to 250,000 homeless people in Canada in 1986. The number of spaces in shelters for the homeless at that time was 13,800.¹⁵⁵

Estimating the proportion of women among the homeless is also very difficult. One indication is that the percentage of women in shelters, including shelters for battered women, is close to 30 percent. People who work with the homeless believe that the proportion of women among them is between 30 and 40 percent. Homelessness is often less visible in women than in men because more of them can prostitute themselves in exchange for a room.¹⁵⁶

What causes people to become homeless? Usually, it is a combination of several problems, such as unemployment, very low welfare rates (especially for singles), the disappearance of cheap rooming houses following urban renewal, the deinstitutionalization of the mentally ill, violence and sexual abuse, alcohol or drug dependency, conflicts with families and the lack of facilities for ex-offenders.

Studies which concentrated on women add the following:

* There has been a three-fold increase in the number of shelters for women victims of family violence over the last decade. Longer-term housing is still in short supply, forcing women and children to stay in temporary shelters which cannot meet the demand. ¹⁵⁷

* Young people from rural areas looking for jobs in the city make up a large proportion of the clientele of a single women's shelter in Halifax. Sixty percent of its "regulars" are between the ages of 16 and 25. Most are on bad terms with their families, and they have little education, no job skills and no friends in the area. Many of them become pregnant. ¹⁵⁸

The conclusion of reports on homeless women is that their situation is not the result of a single problem, but of an accumulation of life crises producing guilt-ridden, terrified individuals who are totally lacking in self-confidence. Of greatest concern is the fact that homelessness seems to be increasing quickly, especially among the young.

Recommendations

Many of the problems discussed in this chapter do not lend themselves to easy solutions. The rise in poverty among unattached young women and men is particularly disturbing - all the more since the economy has improved in recent years. Their plight would be less severe if proposals we made earlier in this report were implemented, including annual increases in minimum

wages, higher welfare rates and better conditions for part-time employees. But broader economic measures are needed to give young people access to better-paying full-time jobs.

For older unattached women, improvements in pensions could make an important difference. Many of the recommendations below come from the National Council of Welfare's 1990 report entitled Pension Reform.

Benefits under the Guaranteed Income Supplement and Spouse's Allowance are too low to bring all recipients above the poverty line. The difference between the maximum benefits and the poverty line is much larger for unattached people than for married people.

Recommendation #21. Federal income security benefits for older Canadians should be increased by \$100 a month for unattached recipients and by \$50 a month for married recipients as a step toward getting all seniors above the poverty line.

The Spouse's Allowance program now covers low-income widows and widowers aged 60 to 64 and low-income people 60 to 64 who are married to recipients of the Guaranteed Income Supplement. The exclusion of other needy people 60 to 64 from the program is probably contrary to the Charter of Rights and Freedoms.

Recommendation #22. The federal government should provide benefits equivalent to the Spouse's Allowance for all low-income people aged 60 to 64.

The Canada and Quebec Pension Plans are highly effective vehicles for providing income to older Canadians. They provide

disability pensions and survivor benefits as well as retirement benefits, they cover virtually all the paid labour force, and all benefits are indexed to the cost of living.

Recommendation #23. The National Council of Welfare repeats its call for major increases in retirement, survivor and disability benefits from the Canada and Quebec Pension Plans. The largest increases should go to those with the lowest incomes.

At the present time, the Canada and Quebec Pension Plans make no provision for the payment of surviving spouses' benefits to former wives or husbands. This can result in grave inequities in the case of long-term marriages that break down.

Recommendation #24. Survivor benefits under the Canada and Quebec Pension Plans should be prorated among former and current spouses based on the length of each relationship.

The federal government proposed in 1987 that full survivor pensions be paid by the Canada Pension Plan to people 65 and older only in the case of marriages lasting 40 years or longer. This would have the effect of reducing benefits in the vast majority of cases.

Recommendation #25. The federal government should abandon its plan to require 40 years of marriage as the basis for a full survivor pension for widows and widowers 65 and older.

Middle-aged daughters bear more than their share of the burden of caring for aging and infirm relatives. People who leave paying jobs behind for this reason should receive the same treatment from the Canada and Quebec Pension Plans as parents who drop out of the paid labour force while their children are young.

Recommendation #26. The child-rearing drop-out provisions of the Canada and Quebec Pension Plans should be expanded to include people who leave the labour force to care for parents, children or other relatives who would otherwise have to be institutionalized.

The costs of keeping elderly people in institutions is much greater than the expenses involved in providing support services to help seniors remain in their homes. Canada's failure to provide these services at an adequate level is therefore self-defeating in the long run. It also causes severe harm to the thousands of seniors - mostly women - who are prematurely forced into dehumanizing environments.

Recommendation #27. The National Council of Welfare calls upon all levels of government:

- * To increase funding for preventive health and social services - including adult day care or respite care to provide a break to family caregivers - in order to help senior citizens lead independent and productive lives as long as possible.
- * To ensure that nursing homes, and all other institutions for the frail elderly, meet minimum standards and provide the best possible care and living conditions to their residents.

Many factors are responsible for homelessness among Canadian women and men, and there are no simple or easy solutions to the problem.

Recommendation #28. The National Council of Welfare recommends that:

- * All levels of government devote more resources to the establishment of transitional housing and adequate support services for psychiatric patients, ex-offenders and victims of family violence.
- * Rehabilitation, treatment and support services for alcohol and drug addicts be established and publicized in all parts of the country where they are not available at the present time.
- * The housing component of welfare rates be increased to realistic levels.
- * The development of an adequate stock of affordable housing for low-income people become a priority for all governments.

VIII. DOUBLY DISADVANTAGED WOMEN

In this chapter, we will examine the problems of three groups of women who find themselves particularly disadvantaged in Canadian society: aboriginal women, disabled women, and visible minority and immigrant women.

Aboriginal Women

At the time of the 1986 census, 711,720 persons representing three percent of the Canadian population reported aboriginal origins. About 47 percent were North American Indians with all-aboriginal origins, six percent were Inuit (formerly known as Eskimos) with all-aboriginal origins, and the rest had mixed aboriginal and non-aboriginal ancestry.¹⁵⁹

Although the poverty rate of aboriginal people is unknown, it is clear they are much poorer than the general population. In 1985, 25 percent of aboriginal women and 13 percent of aboriginal men had no income at all. Among those who did have incomes, women averaged \$9,828 and men averaged \$15,760. By comparison, 19 percent of all Canadian women and seven percent of all men had no income that year, and the incomes of the rest averaged \$12,615 for women and \$23,265 for men.

The poverty of Canada's aboriginal people, as well as their limited access to decent jobs and government services such as health and education, has been documented in many studies and reports. They describe appalling living conditions, low life expectancies and high infant mortality rates, sub-standard and

overcrowded housing, abysmal education and employment levels, and widespread alcoholism and family violence.¹⁶⁰

Discrimination against aboriginal people is a fact of Canadian life. Incidents relating to the justice system have received most media attention, but reports filed under the federal Employment Equity Act show that aboriginal women and men also get much less than their fair share of jobs. Even in the federal public service, where affirmative action for aborigines has supposedly been in place for many years, their representation is negligible in all departments except Indian and Northern Affairs Canada.¹⁶¹

Another indication of the problems aboriginal women face is that so many of them bring up children alone: 16 percent of aboriginal families were headed by a single-parent mother in 1986, compared with ten percent for all Canadian families. It has been estimated that as many as half of aboriginal families who live in the City of Winnipeg are led by a female single parent.¹⁶²

Also of great concern to aboriginal women today is the reinstatement of women who lost their Indian status by marrying non-Indian men. Without this status, women are not entitled to live on reserves and are not eligible for any of the benefits provided to registered Indians.

The Indian Act was finally amended in 1985 to prevent women from losing their status by marriage and to reinstate those who had lost their status in the past. More than 90,000 women and children are expected to gain or regain Indian status as a result of this amendment.¹⁶³

The end of the story is not so rosy, however, because the federal government has failed to provide the necessary funds to enable Indian bands - most of which were already poor and swamped with unmet needs - to provide housing and other essential services to newly registered women and their families. As a result, few of these women have been able to return to their ancestral homes.¹⁶⁴

The birth rate of aboriginal people is substantially higher than that of other Canadians, so their share of the population is likely to rise.¹⁶⁵ Unless drastic measures are taken very soon to tackle the multitude of problems of aboriginal people and to improve their living standards, we can expect an increase in the percentage of Canadians who live in poverty.

Disabled Women

Who is a "disabled person"? According to the commonly accepted definition, it is someone who has a physical or mental impairment which prevents her or him from engaging in ordinary activities in a normal manner.¹⁶⁶

Fifteen percent of Canadians aged 15 and over were disabled in 1986, including 16 percent of all women and 15 percent of all men. As Table 18 on the next page indicates, disability increases sharply with age. The table also shows that a slightly greater proportion of men than women are disabled before age 35, while elderly women are more likely to be disabled than elderly men.

By far the main disabling conditions for both sexes in all age groups, affecting more than two-thirds of disabled adults, are problems which relate to walking, standing, body movements and dexterity. The main causes of these disabilities are

accidents in the case of younger people and chronic diseases such as arthritis and rheumatism in the older population. Other widespread problems relate to hearing and eyesight.¹⁶⁷

TABLE 18

DISABLED WOMEN AND MEN AGED 15 AND OVER, 1986

<u>Age Group</u>	<u>Women</u>		<u>Men</u>	
	<u>Number of Disabled</u>	<u>Rate of Disability</u>	<u>Number of Disabled</u>	<u>Rate of Disability</u>
15-34	233,925	5%	253,005	6%
35-64	665,615	16%	664,885	16%
65+	<u>727,655</u>	47%	<u>494,340</u>	44%
TOTAL	1,627,195	16%	1,412,230	15%

No data on income has been published from Statistics Canada's 1986 survey on disability, but an earlier, less complete survey found that 16 percent of disabled women and five percent of disabled men had no income at all in 1984. Among those who had incomes, 76 percent of the women and 50 percent of the men received less than \$10,000. Comparable figures for all Canadians with incomes were 55 percent for women and 30 percent for men.¹⁶⁸

Almost three-quarters of disabled women and men under 65 report some limitation in the kind or amount of paid work they can do because of their disabilities. Of all Canadians with work limitations who were under 65 in 1986, only 22 percent of the women and 38 percent of the men had paid jobs. The women also had much

lower earnings: \$11,700 on average for 1985, compared with \$18,300 for the men. Among non-disabled people with paid jobs, women had average earnings of \$13,400 while men made \$24,400.¹⁶⁹

Another reason which keeps disabled people outside the labour force is the unwillingness of many employers to make accommodations for disabled employees. These accommodations include ramps for wheelchair users, special telephone equipment for the deaf and hard of hearing, and manuals on tape or printed in Braille for the visually impaired.

Employers under federal jurisdiction perform even worse than the others in that regard. Reports filed under the Employment Equity Act indicate that only 1.7 percent of their employees were disabled persons with work limitations in 1988, compared with 5.4 percent for the Canadian labour force as a whole. Although the total number of employees in federally regulated companies rose in 1987 and 1988, the number of employees with disabilities diminished in each of the two years.¹⁷⁰

So few disabled people have adequate earnings that many of them have to rely on other sources of income. As most disability benefits are based on labour force participation, they are of much less value to women than to men.

Employment-related disability benefits include disability pensions from the Canada and Quebec Pension Plans, workers' compensation, veterans' pensions, and benefits from private insurance plans. None of them make much of a dent in the poverty of disabled Canadians. Among the 20 percent or so of people with disabilities who received benefits in 1984, more than half collected less than \$5,000 and two-thirds got less than \$10,000.¹⁷¹

Canada Pension Plan disability benefits were increased substantially in 1987 to bring them in line with previous increases in the Quebec Pension Plan. However, the maximum disability pension in 1989 was \$8,175 - \$3,862 below the poverty line for a single person living in a large city. The National Council of Welfare, in its recent report entitled Pension Reform, proposed changes in the CPP and QPP benefit formula that would have increased the maximum 1989 disability pension to \$10,678.

The other main source of income for disabled people under the age of 65, which is probably the most important of all for disabled women, is social assistance. As we saw earlier in this report, welfare programs are life-savers for those who must rely on them, but their benefits are grossly inadequate.

The saddest aspect of disabled people's low incomes is that women and men with serious physical impairments need more money than other people to maintain the same standard of living. Some have to buy expensive drugs and medical supplies. Others must pay for help with chores such as shopping, housecleaning and shovelling snow.

Disabled single-parent mothers in particular are caught in a terrible bind. Everywhere in Canada, they report, inexpensive wheelchair-accessible apartments for families with children are almost impossible to find. Some of these mothers were forced to take expensive taxis because lower-cost parallel transport systems for the disabled would not accept children, or would not let mother and child get off at different stops.¹⁷²

Disabled women are worse off than disabled men in another crucial respect: they are much less likely to have a spouse to help support them financially and provide them with services they

need. In 1984, 71 percent of disabled men were living with a spouse, compared with only 52 percent of disabled women.¹⁷³

Part of the difference is due to the fact that women with disabilities are more likely to be separated or divorced and less likely to remarry. Among people who were between the ages of 35 and 54 in 1984, the proportion who were separated or divorced was 16 percent for disabled women, eight percent for non-disabled women, ten percent for disabled men and five percent for non-disabled men.

The other reason why women with disabilities are more likely to be alone is widowhood. Among disabled people aged 55 and over, 41 percent of the women were widowed in 1984, compared with only ten percent of the men.

As our population continues to age, disabled people - disabled women in particular - will represent a growing percentage of all Canadians. Unless something is done to improve our inadequate systems of disability benefits and support services for people with serious physical or mental impairments, the result will be an increase in the proportion of Canadians who live in poverty.

Immigrant and Visible Minority Women

At the time of the 1986 census, immigrants made up 15.6 percent of the population of Canada. Their origins were as follows: 9.6 percent from Europe, 2.8 percent from Asia, 2.5 percent from North and South America (including 1.1 percent from the United States), 0.5 percent from Africa and 0.1 percent from Oceania and elsewhere.¹⁷⁴

The factor which has the greatest impact on the financial situation of immigrant women and men is the length of time they have been in Canada. The best off - including most immigrants from the United States and Europe except for Southern Europe - generally arrived before 1960. The poorest, including most immigrants from Third World countries, did not come until the 'seventies and 'eighties.¹⁷⁵

This time-of-arrival effect is illustrated by the earnings of people aged 25 to 44 who were employed full time in 1985. For women, they amounted to \$21,300 for non-immigrants, \$22,100 for those who immigrated before 1967, and \$14,000 for those who came to Canada between 1983 and 1985. For men, they were \$30,500 for non-immigrants, \$34,100 for those who arrived before 1967, and \$22,900 for those who had been in Canada for two years or less.¹⁷⁶

Two other important factors which affect the economic situation of immigrants are racial discrimination and low levels of education. Immigrants from countries with largely black populations, such as Jamaica, Trinidad and Tobago, Guyana and Haiti, receive significantly lower salaries than immigrants from other countries who have comparable qualifications. A Toronto study which sent people from different racial groups to apply for the same positions concluded that whites have three job prospects to every one for blacks.¹⁷⁷

The other immigrants who have relatively low incomes regardless of their time of arrival in Canada are from Southern Europe. In their case, the main problems are low levels of education and the lack of knowledge of English or French.

As Table 19 shows, the language problems of immigrant women are much worse than those of immigrant men. Among immigrants aged

15 to 64 in 1986, 83,835 women, making up five percent of all immigrant women of that age, did not know English or French. The comparable figures for men were 44,650 and three percent.¹⁷⁸

TABLE 19

IMMIGRANTS AGED 15 TO 64 WHO DID NOT KNOW
ENGLISH OR FRENCH, BY COUNTRY OF ORIGIN, 1986

<u>Countries (In Rank Order)</u>	<u>Women</u>		<u>Men</u>	
	<u>Number</u>	<u>Percentage Of Each Group</u>	<u>Number</u>	<u>Percentage Of Each Group</u>
China and Hong Kong	18,690	23%	9,990	13%
Italy	18,040	12%	9,440	6%
Portugal	12,420	20%	8,320	13%
Vietnam	6,630	22%	4,015	11%
India	6,100	11%	1,900	3%
Greece	3,845	11%	1,780	4%
Poland	2,050	4%	1,335	3%
Kampuchea	1,290	28%	550	11%
Yugoslavia	1,105	3%	550	1%
Korea	1,070	11%	425	5%
Other Countries	<u>12,595</u>	1%	<u>6,345</u>	1%
ALL COUNTRIES	83,835	5%	44,650	3%

Table 19 also indicates that while the language problems of women from Southern Europe are serious - 20 percent of those from Portugal did not know English or French, for example - the problems of women from most Asian countries are even worse.

Overall, the numbers in the first column show that the vast majority of immigrant women under age 65 who know neither English nor French come from these two parts of the world.

Studies based on 1981 census data found that women who did not know an official language were extremely disadvantaged in the labour market, working long hours for low earnings. Seven out of ten had service jobs or worked in factories, mostly as sewing machine operators. Others, largely Asian, did back-breaking work for less than the minimum wage on fruit and vegetable farms in British Columbia.¹⁷⁹

By far the largest federal language training program for foreign-born women is a component of the Canadian Jobs Strategy run by Employment and Immigration Canada. In each of the last few years, it gave about \$30 million in basic living allowances and expenses to about 4,000 refugee women and 2,000 immigrant women for up to six months of full-time training in English or French. For 1990-1991, the program received an additional \$43.6 million for refugees of both sexes.¹⁸⁰

As women's language problems are so much greater than men's, it seems surprising that more than half of all trainees under this Jobs Strategy program are men. The main explanation is that the program is limited to people who need it to become employed in the immediate future. Housewives who do not have immediate employment plans are not eligible. Women working in menial positions who would like to upgrade themselves are not eligible either because they already have jobs.

As for women who want paid work right now, they are often told they do not need to learn English or French because there are positions available which do not require them, such as

chambermaids or dishwashers. One study reported that a woman doctor from Chile was advised by the staff of a Canada Employment Centre that she did not need to know much English to be able to run a sewing machine!¹⁸¹

Women who surmount these hurdles can also be prevented from taking Jobs Strategy language training by another feature of the program which denies basic living allowances to sponsored immigrants. The rationale is that sponsored immigrants - including many wives - should be supported by the sponsors who agreed to provide for them when they came to Canada. Sponsored immigrant women who are otherwise eligible can attend the language courses free of charge and receive an amount for expenses, but few can afford to participate without some income replacement.

Many people believe that the treatment of immigrant women under the Canadian Jobs Strategy amounts to discrimination on the basis of sex and violates the Canadian Charter of Rights and Freedoms. The Women's Legal Education and Action Fund (LEAF), in co-operation with immigrant groups, launched a court challenge in 1989 to correct the situation.¹⁸²

Other current or recent federal language training initiatives for immigrant women include:

The Citizenship Instruction and Language Training Program of the Secretary of State Department. CILT paid matching funds to provinces which offered part-time language training to immigrants of both sexes through free courses in local schools. In 1988-1989, it cost \$18.3 million. The program was cancelled, effective March 31, 1990.

The Settlement Language Program run by Employment and Immigration Canada. Introduced in 1986, this program provides funds to community groups which organize language courses for immigrant housewives. Participants receive no living allowances, but on-site child care is provided and expenses such as bus fare are reimbursed. The SLP budget rose from \$2.5 million in 1988-1989 to \$6 million in 1990-1991.

The Language At Work Program. Also a component of the Canadian Jobs Strategy, this program is meant to encourage employers to sponsor language courses in the work place for their immigrant women employees. It started in 1989-1990 with a budget of \$650,000 that was not used up because few employers were interested. For 1990-1991, it was allocated \$5 million.

On the whole, these language programs are generally good but fall far short of the actual need. The main Jobs Strategy language training program, which accounts for more than 80 percent of the funds going to women, will train about 10,000 women in 1990-1991. Meanwhile, about 35,000 new immigrant women who speak neither English nor French are expected to arrive in Canada this year.¹⁸³

The poorest and most defenceless foreign women who come to Canada are technically not immigrants because they have not yet been accepted as permanent residents. They are women who are given temporary permits to work as live-in housekeepers, maids, child-care providers or companions to the disabled. From 1981 to 1990, more than 55,000 women came to Canada in this manner, largely from the Philippines.¹⁸⁴

Until 1981, women who came to Canada as domestics were openly exploited. They were brought here for a few years, then ordered out and replaced by other women from the same Third

World countries. Complaints from community groups led to the introduction in 1981 of the Foreign Domestic Movement program, which allows live-in domestics to apply for permanent residence from within Canada if they have been here for two years and can demonstrate self-sufficiency.

Next to immigration status, provincial employment standards have the most impact on these women's lives. Particularly important are the laws in Ontario (64 percent of all foreign domestics went there in 1989), British Columbia (12 percent), Quebec (eight percent) and Alberta (seven percent).¹⁸⁵

Ontario is the only province whose laws on the hourly minimum wage, overtime, time off work, and deductions for room and board treat live-in domestics almost as well as other employees. British Columbia offers second-class protection through a flat-rate daily minimum wage regardless of the number of hours worked. Quebec's employment standards specifically exclude live-in domestics whose main duties are to care for children, meaning two-thirds of the women in the Foreign Domestic Movement. Alberta's law excludes all domestics.¹⁸⁶

Even where foreign domestics have rights, surveys indicate that they are rarely enforced. Part of the problem is that many of these women do not know the law, or fear that conflicts with their employers will affect their chances of obtaining permanent resident status after two years. The most frequent violations relate to non-payment of wages and to working very long hours without pay for overtime, let alone time and a half.

Another complaint of foreign domestic workers, and the main reason why so few intend to continue doing domestic work once

they are permanent residents, is that they have extremely low status and are "looked down upon" by most people. The only way housework and child care can get to be considered worthwhile occupations in Canada, they say, is if the working conditions of those who do it are vastly improved.¹⁸⁷

Recommendations

Information on doubly disadvantaged women is very scanty and hard to find. For example, no published data is available on the employment status of aboriginal women who are single parents, the proportion of disabled women who have young children, or the number of people who suffer from multiple disadvantages (such as disabled aboriginal women).

Recommendation #29. Statistics Canada should gather and publish more detailed information on socio-economic conditions and poverty among doubly disadvantaged women.

The Indian Act was finally changed in 1985 to remove its discrimination against women, but more than a change in the law is needed to correct long-standing injustices.

Recommendation #30. The federal government should affirm its commitment to women who regained their Indian status by giving more funds to Indian bands for the specific purpose of providing housing and services to reinstated women and their children.

In a 1981 report entitled Obstacles, the House of Commons Special Committee on the Disabled and the Handicapped recommended many changes to give disabled people access to transportation, government buildings and services, television and radio broadcasts,

and telephone services. Some of these recommendations were implemented, but others are still on hold.

Recommendation #31. The National Council of Welfare commends the federal government for implementing some of the recommendations of the Obstacles report on access to buildings and services for disabled people, and asks the federal, provincial and municipal governments to act quickly to remove all remaining access barriers.

It is very unfortunate that people with serious physical or mental impairments, whose needs are often greater than everyone else's, have such extremely low incomes. Higher welfare rates would be of most help to disabled women, but other income programs for the disabled should also be improved.

Recommendation #32. Disability benefits under the Canada and Quebec Pension Plan should be substantially increased as recommended in our recent report entitled Pension Reform. The federal and provincial governments should also make substantial increases in other types of disability benefits.

Many women who come to Canada as immigrants remain second-class citizens all their lives because they are denied access to the language instruction they need to participate as equals in our society.

Recommendation #33. The federal government should make subsidized French or English language training available to all immigrants who cannot afford to pay for it themselves.

Foreign domestics on temporary permits are the least financially secure people in Canada. We have a responsibility to treat them decently and to inform them of their rights.

Recommendation #34. Provincial governments should amend their employment standards to treat foreign domestics the same as other employees. Employment and Immigration Canada should give foreign domestic workers information in their own languages to advise them of their rights and the means for having their rights enforced.

Groups such as the Native Women's Association of Canada, the DisAbled Women's Network Canada, the National Organization of Immigrant and Visible Minority Women of Canada, the Women's Legal Education and Action Fund and many others at the national, provincial and community levels play an important role in defending the interests of women who cannot do it themselves. These organizations should receive adequate financial assistance from governments to support their work.

Recommendation #35. The federal and provincial governments should increase their financial commitment to advocacy groups working to improve the situation of women.

CONCLUSION

In 1987, 59 percent of Canadian adults who lived in poverty were women - exactly the same proportion as in 1975. To find out why women's share of poverty did not diminish in spite of their greater labour force participation and in spite of reforms to equality laws and social benefits, we examined the changes in poverty among different groups of women.

Starting with married women, who are by far the largest group, we found that in the last 15 years the incomes of wives became essential to their families. When the real value of husbands' earnings fell because of bad economic conditions, wives' earnings more than made up the loss and greatly reduced the proportion of two-spouse families in poverty - down to eight percent in 1987 for couples under 65.

This was a positive development, but it did not reduce women's poverty relative to men's because it benefitted husbands as much as wives. Nor did married women's increased paid work give them personal financial security. In 1987, only 36 percent of wives under 65 were employed on a full-time year-round basis. Of those who did have full-time positions all year, many had low-paying jobs.

As a result, most wives from non-poor families have earnings that could not keep them and their children out of poverty if their marriages broke down. With divorce rates as high as 40 percent for young couples and still rising, the risk of these women becoming poor single parents is far from remote.

Those who do become single parents will join the group with the highest rate of poverty. Although single-parent mothers also increased their labour force participation, neither their paycheques nor larger federal government benefits for children stopped the rise in the proportion who live in poverty. Forty-seven percent of those with children under 18 were poor in 1977 and 56 percent in 1987.

Single-parent mothers are much worse off than their poverty rates indicate. When we analyzed the depth of poverty of low-income Canadians, we found that female single parents were among those furthest below the poverty line. When we calculated the total poverty gap - the total dollar difference between the poverty line and the incomes of all poor Canadians - we discovered that female single parents with children under 18 bore a full 17 percent of this poverty burden, even though they made up only three percent of all households.

The most successful anti-poverty initiative of the federal government during the last decade was a series of increases in the Guaranteed Income Supplement for low-income seniors 65 and older. The combination of higher GIS payments and other pension improvements had a tremendous impact on elderly women, reducing their poverty rate from 42 percent in 1977 to 22 percent in 1987.

Despite this tremendous drop, the change in poverty among elderly women did little to diminish the proportion of women among the poor. This is because the poverty rate of elderly men went down even more, from 35 percent in 1977 to 11 percent in 1987.

The other factor which affected poverty rates in Canada in the 'seventies and 'eighties was the evolution in the structure of our households. The proportion of people who live in two-spouse

families has diminished, while the proportions who are unattached or who live in female-headed single-parent families have increased.

Given all this, the real question is not why the proportion of women among the poor did not diminish, but rather why it did not increase. Much of the explanation is found among two other groups: unattached women aged 50 to 64, whose poverty rate fell when new pensions for surviving spouses were introduced; and unattached young men aged 16 to 34, whose poverty rate rose substantially compared to young single women.

The most disturbing finding of this report is the strong link between motherhood and poverty. Very early childbirth too often means a curtailed education and eventual single parenthood. The presence of children increases the risk of poverty of husband-wife families, largely because of the children's impact on the labour force participation of the wives. The impoverishing effect of single parenthood on women is well known.

The link between motherhood and poverty is also clear in the case of older unattached women. Women in their fifties and early sixties who run the greatest risk of being poor are widows and divorced and separated women who spent many years at home caring for their families and are unable to find a place in the labour force. The poorest elderly women are widows who centered their lives on their husbands and children and did not acquire adequate savings and pension income.

The fact that fathers are much less vulnerable to poverty demonstrates that things could be different. If mothers were provided with adequate supports from society, including affordable

child care and longer maternity leaves, equal access to well-paying jobs and fairer support payments, and if we had better income security programs for parents and older people, then women would not have to choose between personal financial security and motherhood.

Unless these measures and others recommended in this report are implemented, poverty among women and children could worsen in the future. Demographers foresee even fewer people living in husband-wife families, more single-parent mothers and a greater proportion of elderly people, mostly widows.

On the positive side, some futurists predict that when Canada's labour force begins to shrink because of low fertility rates, governments will intervene with new programs to help parents, to maximize the labour force participation of women, and to prevent an increase in the proportion of our children who are growing up in poverty. We can only hope these optimistic predictions will come true.

APPENDIX 1

STATISTICS CANADA
LOW INCOME CUT-OFFS FOR 1987

Population of Area of Residence

<u>Family Size</u>	<u>500,000 and over</u>	<u>100,000-499,999</u>	<u>30,000-99,999</u>	<u>Less than 30,000</u>	<u>Rural</u>
1	\$11,118	\$10,559	\$ 9,906	\$ 9,158	\$ 8,222
2	14,669	13,923	12,990	12,052	10,746
3	19,623	18,595	17,379	16,166	14,389
4	22,612	21,490	20,089	18,687	16,634
5	26,349	24,949	23,266	21,678	19,343
6	28,779	27,190	25,416	23,639	21,117
7+	31,676	29,994	28,032	26,069	23,266

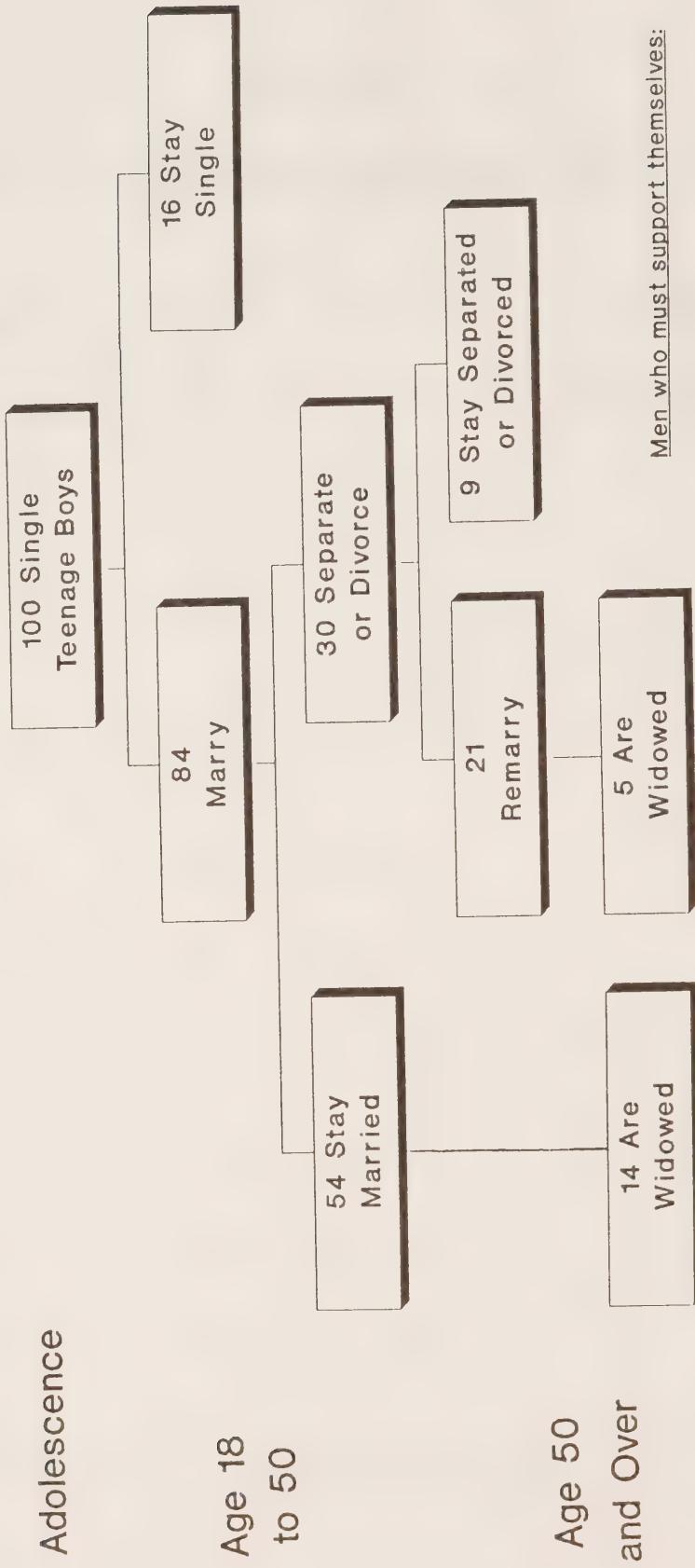
APPENDIX 2

FAMILY SITUATION OF ALL MEN AND POOR MEN 16 AND OLDER, 1987

<u>Family Situation</u>	<u>All Men</u>		<u>Poor Men</u>	
	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
<u>Men living alone or with non-relatives ("unattached"):</u>				
. Under age 65	1,189,000	12%	351,000	33%
. 65 and over	210,000	2%	55,000	5%
<u>Men living in two-spouse families:</u>				
. Husbands under 65 with children under 18	2,962,000	31%	282,000	26%
. Husbands under 65, no children under 18	2,143,000	23%	139,000	13%
. Husbands 65 and over	821,000	9%	62,000	6%
. Live-in adult sons and other relatives	1,491,000	16%	76,000	7%
<u>Men living in one-parent families with children under 18:*</u>	143,000	1%	34,000	3%
<u>Other men:</u>	<u>565,000</u>	<u>6%</u>	<u>68,000</u>	<u>7%</u>
TOTALS	9,524,000	100%	1,067,000	100%

* Many of the men in this group are sons who are living with their single-parent mothers.

Life Patterns of Canadian Men



APPENDIX 4

ADULT MEN IN CANADA'S HOUSEHOLDS

<u>Family Status</u>		<u>1971</u>		<u>1987</u>	
	<u>Share</u>	<u>Number</u>		<u>Share</u>	<u>Number</u>
Unattached:					
Under age 65	6%	428,000		12%	1,189,000
65 and older	2%	126,000		2%	210,000
In two-spouse families:					
Spouses 65 and over	7%	523,000		9%	820,000
Other adults	79%	5,741,000		69%	6,596,000
In single-parent families					
	3%	246,000		4%	376,000
In other families					
	3%	<u>197,000</u>		4%	<u>333,000</u>
TOTALS	100%	7,261,000		100%	9,524,000

FOOTNOTES

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Computer runs were performed in part by the Analytical Services Division, Policy, Planning and Information Branch, Health and Welfare Canada, and in part by the Income and Housing Surveys Section, Household Surveys Division, Statistics Canada. The 1978 low-income base was used in all tabulations.

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